

Rates for Consumer and Real Estate Loans



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Rates for Consumer Loans

Effective Date: October 11, 2018	Annual Percentage Rate (APR)	Terms
VEHICLES		
Cars & Trucks New	3.69% to 18.00%	48 to 84 Months
Cars & Trucks Used	3.69% to 18.00%	48 to 84 Months
Recreational Vehicles New	5.38% to 13.19%	72 to 180 Months
Recreational Vehicles Used	5.38% to 13.19%	72 to 180 Months
Recreational Boats New	5.50% to 15.00%	72 to 180 Months
Recreational Boats Used	5.50% to 15.00%	72 to 180 Months
Aircraft New/Used	5.05% to 8.10%	Up to 180 Months Amortized up to 240 Months (1)
Motorcycles	3.25% to 12.00%	36 to 72 Months
Snowmachines, ATV, Jet Ski New	3.25% to 12.00%	Up to 48 Months
Snowmachines, ATV, Jet Ski Used	3.25% to 12.00%	Up to 36 Months
LIFESTYLE		
New Computers	8.35% to 12.85%	Up to 36 Months
Secured Savings	Savings rate + 2% Savings rate + 2.5% Savings rate + 3%	Up to 36 Months 37 to 60 Months Over 60 Months
Secured Certificate	Certificate Rate +3%	Term of Certificate
Quick Cash	16.00%	Revolving Line of Credit; Payment = 3% of Outstanding Balance
Vari-Quick	12.00% (variable) (Prime rate + 6.75%)	Revolving Line of Credit; Payment = 3% of Outstanding Balance
Signature Loans	14.95% to 18.00%	Up to 48 Months

All loan interest rates subject to change without notice. There may be additional third-party fees. For more information, call the loan center at 257-7283. Actual APR on some loans may be higher based on loan amount and term selected.

(1) A balloon payment for the balance owed is due 180 months from the loan date.



Questions? Please visit or call us anytime we're open for business.

Rates for Real Estate Loans

Effective Date: November 14, 2017	Annual Percentage Rate (APR)	Terms	Fees
HOME & REAL ESTATE			
Home Loans	Varies	Varies	www.denalifcuhomeloans.com
Equity Advantage (Home Equity Line of Credit) VARIABLE RATE	1st DOT: 26 Wk. T-Bill + 4.848%- 5.848% 2nd DOT: 26 Wk T-Bill + 5.348%- 6.348%	Revolving Line of Credit 84 Month Draw Period 180 Month Maximum Repayment Term Floor Rate 6.00%-7.50%	.50%-1% Loan Fee Not Less than \$500
Equity Advantage (Home Equity Line of Credit) FIXED RATE	6.25%-7.25% 6.75%-7.75%	Revolving Line of Credit 84 Month Draw Period 180 Month Maximum Repayment Term 120 Months 180 Months	.50%-1% Loan Fee Not Less than \$500
Residential Lot/ Land Loan	8.00%-9.00% 8.50%-9.50% 9.00%-10.00%	60 Months 84 Months 144 Months	Up to 2% Loan Fee Not Less than \$500
CONSTRUCTION			
Interim Construction (Owner/Builder)	7.25%-8.75%	12 Months	2% Loan Fee

All loan interest rates subject to change without notice. There may be additional third party fees. For more information, call Denali Home Loans at 257-1601. Actual APR on some loans may be higher based on loan amount and term selected.



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