



<b>Locations:</b>	<b>Phone:</b>
1080 Main St, Sturgis	605-347-4527
504 Grant St, Belle Fourche	605-892-0060
134A Ryan Rd, Spearfish	605-722-2911
78 Cliff St, Deadwood	605-578-3995

## RV and Personal Loan Rates

Effective 04/04/2017

Apply today at [northernhillsfcu.org](http://northernhillsfcu.org)

Annual Percentage Rate	APR	APR	APR	APR	APR
Credit Score	730+	680-729	640-679	600-639	599-below

### RV's, Motorcycles, ATV, Boats, Watercraft, Snowmobile, Trailers

36 Month Term	2.99%	3.24%	5.49%	8.99%	13.99%
48 Month Term	3.25%	3.50%	5.75%	9.25%	14.25%
60 Month Term	3.50%	3.75%	6.00%	9.50%	14.50%
72 Month Term	4.25%	4.50%	6.75%	10.25%	15.25%
84 Month Term	4.50%	4.75%	7.00%	10.50%	15.50%
96 Month Term	5.75%	6.00%	8.25%	11.75%	16.75%
120 Month Term	6.00%	6.25%	8.50%	12.00%	17.00%
Balloon Option	6.25%	6.50%	8.75%	12.25%	17.25%

### Unique Collateral

60 Month Term (or less)	5.00%	5.25%	7.50%	11.00%	16.00%
72 Month Term	5.25%	5.50%	7.75%	11.25%	16.25%
84 Month Term	5.50%	5.75%	8.00%	11.50%	16.50%

### Personal Loans and Share Secured

72 Month Term (or less)	8.90%	9.15%	11.40%	14.90%	17.90%
Revolving Credit Line (48 months)	10.90%	11.15%	13.40%	16.90%	17.90%
Share Secured	3% above current earning rate (minimum 4.00%)				

### Repayment Terms for: Other Collateral and Personal Loans

\$1,001 - \$2,000	24 Month Maximum
\$2,001 - \$3,000	36 Month Maximum
\$3,001 - \$4,000	48 Month Maximum
\$4,001 - \$5,000	60 Month Maximum
\$5,001 - \$25,000	72 Month Maximum
\$25,001 - \$40,000	84 Month Maximum
Over \$40,000	96 Month Maximum
Balloon Option Minimum \$25,000	180 Month with a 5 year Balloon

**Term Limits:** Maximum terms may be limited based on collateral mileage, condition and age.

**Loan Payment Example:** At 3.99% APR for a 60 month term with 0% down, monthly payments are calculated at \$18.43 per \$1,000 borrowed.

### Rate Adjustments:

- Rates on loan amounts under \$2,500 will be increased by 3.00%.
- Rates increase by .50% on collateral in excess of 120,000 miles.

All loans subject to eligibility requirements. Rates subject to change without notice.  
Not all Borrowers qualify for the lowest APR or 0% down.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States