



Locations:	Phone:
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 11/15/2018

Apply today at northernhillsfcu.org

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

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

36 Month Term	4.75%	5.00%	7.25%	10.75%	15.75%
48 Month Term	4.75%	5.00%	7.25%	10.75%	15.75%
60 Month Term	4.75%	5.00%	7.25%	10.75%	15.75%
72 Month Term	5.00%	5.25%	7.50%	11.00%	16.00%
84 Month Term	5.00%	5.25%	7.50%	11.00%	16.00%
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)	6.00%	6.25%	8.50%	12.00%	17.00%
72 Month Term	6.25%	6.50%	8.75%	12.25%	17.25%
84 Month Term	6.50%	6.75%	9.00%	12.50%	17.50%

Personal Loans and Share Secured

72 Month Term (or less)	9.90%	10.15%	12.40%	15.90%	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
\$3,000 - \$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 4.75%APR for a 60 month term with 0% down, monthly payments are calculated at \$18.76 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