



<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 1/1/2019

Apply today at [northernhillsfcu.org](http://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>	<b>730+</b>	<b>680-729</b>	<b>640-679</b>	<b>600-639</b>	<b>599-below</b>

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

<b>36 Month Term</b>	4.75%	5.00%	7.25%	10.75%	15.75%
<b>48 Month Term</b>	4.75%	5.00%	7.25%	10.75%	15.75%
<b>60 Month Term</b>	4.75%	5.00%	7.25%	10.75%	15.75%
<b>72 Month Term</b>	5.00%	5.25%	7.50%	11.00%	16.00%
<b>84 Month Term</b>	5.00%	5.25%	7.50%	11.00%	16.00%
<b>96 Month Term</b>	5.75%	6.00%	8.25%	11.75%	16.75%
<b>120 Month Term</b>	6.00%	6.25%	8.50%	12.00%	17.00%
<b>Balloon Option</b>	6.25%	6.50%	8.75%	12.25%	17.25%

### *Unique Collateral*

<b>60 Month Term (or less)</b>	6.00%	6.25%	8.50%	12.00%	17.00%
<b>72 Month Term</b>	6.25%	6.50%	8.75%	12.25%	17.25%
<b>84 Month Term</b>	6.50%	6.75%	9.00%	12.50%	17.50%

### *Personal Loans and Share Secured*

<b>72 Month Term (or less)</b>	9.90%	10.15%	12.40%	15.90%	17.90%
<b>Revolving Credit Line (48 months)</b>	10.90%	11.15%	13.40%	16.90%	17.90%
<b>Share Secured</b>	3% above current earning rate (minimum 4.00%)				

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

<b>\$1,001 - \$2,000</b>	24 Month Maximum
<b>\$2,001 - \$3,000</b>	36 Month Maximum
<b>\$3,000 - \$4,000</b>	48 Month Maximum
<b>\$4,001 - \$5,000</b>	60 Month Maximum
<b>\$5,001 - \$25,000</b>	72 Month Maximum
<b>\$25,001 - \$40,000</b>	84 Month Maximum
<b>Over \$40,000</b>	96 Month Maximum
<b>Balloon Option Minimum \$25,000</b>	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