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Home Equity and Home Improvement Loans		Rates effective: December 21, 2018		Rvd: 12/21/2018
Type of Loan	Terms	5 Star	4 Star	3 Star
<u>Fixed Rate</u> Home Equity/Improvement	7 Years	5.000% 5.184% APR*	5.250% 5.434% APR*	6.000% 6.184% APR*
	10 Years	5.750% 5.884% APR*	6.000% 6.134% APR*	6.750% 6.894% APR*
	15 Years	6.250% 6.346% APR*	6.500% 6.596% APR*	7.250% 7.356% APR*
<u>Variable Rate **</u> Home Equity Line of Credit	Revolving Credit Plan	5.500% 5.566% APR **	5.750% 5.816% APR	6.250% 6.316% APR **

Loan Payment Example:

At 6.346% annual percentage rate (APR) for a 180 month term with 0% down, monthly payments are calculated at \$8.58 per \$1,000 borrowed. Not all borrowers will qualify for the lower APR.

APR = Annual Percentage Rate

* **Fixed Rate APR Calculation:** The APR (Annual Percentage Rate) calculation is based on a \$50,000 loan amount with the maximum term allowed and a \$299 document preparation fee and a \$14 flood certification fee.

****Variable Rate APR Calculation:** The APR (Annual Percentage Rate) calculation is based on a \$50,000 loan amount with the maximum term allowed and a \$199 document preparation fee and a \$14 flood certification fee.

****Variable Rate:**

Rates are variable and are subject to increase after consummation. Rates based on the value of an index, plus a margin. The index is Prime Rate as published in the Wall Street Journal and is changeable on the first day of January, April, July and October. The minimum APR that will apply during the plan is 4.00% and the maximum APR is 18.00% or the maximum allowed by law, whichever is less.

Property Insurance:

Property insurance is required.

Fees and Charges:

You must pay certain processing fees and third party fees. These fees generally total between \$100.00 and \$1,000.00.

Manufactured and Mobile Home Loans available. Please contact us for rates and terms.

Rates are subject to change without notice. All Loans subject to eligibility requirements.

Office Locations:

1080 Main St. Sturgis
 504 Grant St, Belle Fourche
 78 Cliff St, Deadwood
 134A Ryan Rd. Spearfish

Phone:

605.347.4527
 605.892.0060
 605.578.3995
 605.722.2911



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

