



# personal/lifestyle loan rates

LOAN TYPE	APR*		FINANCING	TERM AND/OR MAXIMUM LOAN AMOUNT
	AS LOW AS	TO		
Personal/ Lifestyle Loan	8.99%	17.99%	Minimum Loan Amount of \$500. \$50 Minimum Payment.	Up to 60 months \$25,000 maximum.
Line of Credit (LOC)	11.99%	17.99%	Minimum loan amount of \$500.	Up to 60 months \$25,000 maximum.

Signature Loan (Closed-end) Example. \$3,000 borrowed at 10.49% APR, 30-day due date, 60 month term = monthly payments of approximately \$64.49. Total finance charges = \$869.21 and total repaid is \$3,869.21.

LOAN TYPE	APR*		FINANCING	TERM AND/OR MAXIMUM LOAN AMOUNT
	AS LOW AS	TO		
<b>VISA®</b>	8.99%	17.99%	N/A	\$25,000 maximum.

\*APR = Annual Percentage Rate.

**Grace period for repayment of balance for purchases.**

25 days on average to repay your balance for purchases before a finance charge will be imposed.

**Balance computation method for purchases.**

Average daily balance including new purchases.

**No Annual Fee.**

**No minimum finance charge.**

**No transaction fee for purchases or cash advances.**

**\$25 transaction fee for paying late if not received within 10 days after the due date.**

**\$25 fee each billing cycle balance exceeds limit.**

The information about the cost of the Visa credit cards above is accurate as of March 1, 2019. This information may have changed after that date. To find out what may have changed, email, call, write, or send a fax to one of the telephone numbers/addresses shown below.

All loans are subject to credit approval. Loan rates, terms, and conditions are subject to change without notice. Your actual loan rate may vary from the rates shown, and will be based on an evaluation of your credit profile.

