

Home Equity & Consumer Loan Rates



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Rates effective April 1, 2025. Subject to change. Current Prime is 7.500% as quoted in the Wall Street Journal.

HOME EQUITY FLEX				
No Closing Costs or Application Fee. Fix a portion or all of your Credit Line.				
Term	Initial Interest Rate*		APR**	
6 Month Fixed	5.500%		7.000%	
FIXED FLEX RATES				
Term	Interest Rate	LTV	APR	Payment Per \$1,000
5 Years	7.000%	80%	7.000%	\$19.80
10 Years	7.750%	80%	7.750%	\$12.00
15 Years	8.000%	80%	8.000%	\$9.56

Property must be owner-occupied as year-round residence.

Hazard insurance is required. Flood insurance may be required. Appraisal, inspection, discharge, or trust review fees may apply. These fees generally total between \$0 and \$1,000. If you ask, we will give you an itemization of the fees you may have to pay to third parties. There is an annual fee of \$50.00. An early termination fee applies for equity lines of credit closed within 36 months of opening the line of credit. All loans are subject to approval, other conditions may apply.

*The initial rate may be discounted. The Annual Percentage Rate (APR) is subject to increase and is based on an index, which is the Wall Street Journal Prime. The maximum APR is 18%. The minimum APR is 4.5%.

**After the initial fixed term, the rate will go to Prime minus .50%, with a floor of 4.50%.

Fixed portion can be locked for terms of 5 to 15 years with annual percentage rates of 7.00% to 8.00%. A maximum of three fixed portions are available simultaneously.

AUTO LOANS

Credit Score	730+		680 – 729		660 – 679	
	Rate / APR	Payment Per \$1,000	Rate / APR	Payment Per \$1,000	Rate / APR	Payment Per \$1,000
24	7.750% / 7.750%	\$45.12	8.750% / 8.750%	\$45.57	9.875% / 9.875%	\$46.09
36	7.750% / 7.750%	\$31.22	8.750% / 8.750%	\$31.68	9.875% / 9.875%	\$32.21
48	7.750% / 7.750%	\$24.30	8.750% / 8.750%	\$24.77	9.875% / 9.875%	\$25.30

AUTO LOANS

60	7.750% / 7.750%	\$20.16	8.750% / 8.750%	\$20.64	9.875% / 9.875%	\$21.19
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Subject to underwriting guidelines. Minimum 5% down payment (cash or trade). Not to exceed 95% of NADA Retail Value. Autos 2014 & older; not to exceed 90% of NADA Trade-in Value.

OTHER LOANS

Loan Type	Interest Rate & APR	Other
ELOC (Easy Line of Credit Overdraft Protection)	<ul style="list-style-type: none"> • Prime + 5.000% • Minimum monthly payment must be automatically deducted from a Rollstone Bank & Trust checking account. 	<ul style="list-style-type: none"> • Minimum \$500 • Maximum \$2,000 • \$25 annual fee
Secured Loans (RBT deposit account as collateral)	Savings or CD Rate + 3.000%	Loan may not exceed 100% of savings or CD value.



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