

Consumer Loan Rates

Effective: 09/01/25

Lowest mid credit score of all borrower/cosigners used to determine interest rate									
	Max	>=760		759-720		719-670		<670	
	Term	Rate	APR*	Rate	APR*	Rate	APR*	Rate	APR*
Automobiles	5 years	7.375	7.384	8.375	8.384	9.375	9.384	10.375	10.384
Motorcycles	5 years	8.250	8.259	9.250	9.259	10.250	10.259	11.250	11.259
Motorhomes*	3/10 yrs	9.250	9.259	10.250	10.259	11.250	11.259	12.250	12.259
Travel Trailer*	3/10 yrs	9.750	9.759	10.750	10.759	11.750	11.759	12.750	12.759
Snowmobiles/ATV	5 years	10.500	10.509	11.500	11.509	12.500	12.509	13.500	13.509
Boats(>=\$25,000)**	5/10 yrs	10.500	10.509	11.500	11.509	12.500	12.509	13.500	13.501
Boats(<\$25,000)**	5 years	10.500	10.509	11.500	11.509	12.500	12.509	13.500	13.509
Unsecured***	2 years	12.500	12.510	13.500	13.510	14.500	14.510	15.500	15.510
F&M CD	Same as CD		CD RATE + 2.00%						
Credit Builder****	Same as CD		CD RATE + 4.00%						

- LTV Based on lesser of NADA average price or purchase price. The fees may be financed as long as the v
 - Max LTV is 100% for secured notes, excess funds require a blended rate. Up to a max of 1k. (See Unsecu
 - Blended rates not allowed with cashout
 - Minimum term is 1 year. Terms in excess of max terms add 0.50% for additional 1 year term or 1.00% for additional 2 year term. Term extension does NOT apply to unsecured loans.
 - Borrower must pay all lien filing fees.
 - Active employees will receive a .25% discount off the posted rate. This discounted rate will remain in effect regardless of employment status after consumation.
 - ANNUAL PERCENTAGE RATE (APR) based on 10k loan amount, Except for boats >=\$25,000, based on loan amount of 25k
 - CLD Insurance is NOT included in LTV or for calculating a blended rate
 - * Age of unit: <5 years old=term 3/10 Max LTV 90%. 6-10 years old=term 3/7 Max 80% >10 years old: term 5 years Max LTV 60%.
 - ** For Boat loans need Boat and Motor ID#
 - *** Unsecured loan max \$1K. Max DTI is 36%. Unsecured loans are designed to assist with a specific shor
 - **** Credit Builder is designed to assist customers with limited credit history to improve their credit bureau scores and for those who have experienced financial hardship (i.e. medical, accidents, divorce).
- The size of the loan is limited to \$3,000.00.
- The loan proceeds must be deposited into a Farmers & Merchants Certificate of Deposit no proceeds to borrower
- The term of the loan will match the term of the Certificate of Deposit
- The Certificate will be held in the banks collateral vault.
- The interest rate for this loan will be as published on the consumer loan rate sheet for CD secured loans.
- Upon repayment of the loan the Certificate may be renewed, another loan may be extended or the balance paid to the customer.
- The customer will need to have a DTI <=50%
- Must have F&M checking account with Direct deposit

