

Consumer Loan Rates

Effective: 02/01/26

Lowest mid credit score of all borrower/cosigners used to determine interest rate									
	Max Term	>=760		759-720		719-670		<670	
		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

