

FARMERS & MERCHANTS STATE BANK CONSUMER LOAN RATES
EFFECTIVE: 10/04/2018

LTV Based on NADA clean retail. Max LTV is 100% for secured notes, excess funds require a blended rate.

\$10 lien filing fee applies

Highest credit score used to determine interest rate

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									
Collateral	Max Term	>=760		759-720		719-670		<=669	
		Rate	APR*	Rate	APR*	Rate	APR*	Rate	APR*
Automobiles	5 years	4.340%	4.639%	4.850%	4.886%	5.600%	5.633%	5.840%	5.907%
Motorcycles	5 years	4.340%	4.639%	4.850%	4.894%	6.100%	6.170%	6.850%	6.908%
Motorhomes	3/10 years	5.350%	5.660%	6.100%	6.174%	7.350%	7.426%	8.350%	8.442%
Travel Trailer	3/10 years	5.600%	5.910%	6.350%	6.424%	7.850%	7.947%	8.600%	8.710%
Snowmobiles/ATVs	5 years	6.350%	6.677%	7.100%	7.184%	8.450%	8.552%	8.600%	8.704%
Boats (>=\$25,000)	5/10 years	6.350%	6.677%	7.100%	7.185%	8.350%	8.454%	8.600%	8.708%
Boats (<\$25,000)	5 years	6.350%	6.677%	7.100%	7.184%	8.350%	8.454%	8.850%	8.958%
Unsecured	4 years	7.350%	7.690%	8.100%	8.184%	9.350%	9.460%	9.850%	9.942%
F&M CD	Same as CD	CD RATE + 2.00%							
Partner for Life Credit Builder*	Same as CD	CD RATE + 4.00%							

ANNUAL PERCENTAGE RATE (APR) based on 10k loan amount, Except for boats >=\$25,000, based on loan amount of 25k

CDL Insurance is NOT included in LTV or for calculating a blended rate