



Main Street, Wells River, VT | 802.757.2361 or 800.371.2361

LOAN RATES
AUTO & PERSONAL LOANS
Rates Effective as of December 4, 2018

<i>Category</i>	<i>Maximum Loan-to-Value</i>	<i>Maximum Term</i>	<i>Loan Rates</i>	<i>Annual Percentage Rate</i>	<i>Monthly Payment Per \$1000</i>
New Auto Loans					
2017 and 2018 New Vehicles or Vehicles with < 5000 MILES	90%	4 Years	3.24-6.74%	3.24-6.74%	\$22.24
	90%	5 Years	3.24-6.74%	3.24-6.74%	\$18.08
	90%	6 Years	3.99-7.49%	3.99-7.49%	\$15.64

Used Auto Loans					
2014 to 2017	90%	5 Years	5.49-8.99%	5.49-8.99%	\$19.10
2011 to 2013	90%	4 Years	7.49-10.99%	7.49-10.99%	\$24.18
2008 to 2010	90%	3 Years	7.49-10.99%	7.49-10.99%	\$31.10
2007 & Older	90%	2 Years	7.49-10.99%	7.49-10.99%	\$45.00

"The Current Rates and Annual Percentage Rates (APRs) shown above indicate the range of interest rates and APRs associated with our risk-based pricing policy. The interest rate and APR applicable to an individual applicant's loan will be determined based on the applicant's TransUnion (Empirica) credit score. In the case of multiple applicants for the same loan, the interest rate and APR will be determined based on the highest TransUnion (Empirica) credit score of the applicants. Please contact a WRSB Branch Manager to determine the rate for which you qualify and for a full description of loan terms and conditions."

Same rates and terms shown above for personal vehicles (car, van, truck) also applies to all ATV's, Motorcycles, Snowmobiles, and Campers.

VSI (Vendor Single Interest Insurance) is required on all types of loans listed above. The VSI fee is \$40.00

Loans between \$1,000 and \$4,000 are subject to the additional processing fee of \$95. Please contact a lender for APR.

Rates and Programs are subject to change without notice. Other loan products are available and the Annual Percentage Rate may be different when based on different terms and conditions. For more information, please contact us

Personal Loans and Lines of Credit

Unsecured Personal Loan	N/A	3 Years	16.00%	16.000%	\$35.16
Unsecured Personal Line of Credit (fixed)	N/A	N/A	16.00%	16.000%	4% of outstanding balance or \$100, whichever is greater
Unsecured Overdraft Protection (fixed)	N/A	N/A	16.00%	16.000%	4% of outstanding balance or \$50, whichever is greater

APR's and monthly payments on Overdraft Protection Line of Credit is based on \$1000 for the maximum term. Includes a \$15 annual fee and \$2 per transfer fee

Loans between \$1,000 and \$4,000 are subject to the additional processing fee of \$95. Please contact a lender for APR.

Rates and Programs are subject to change without notice. Other loan products are available and the Annual Percentage Rate may be different when based on different terms and conditions. For more information, please contact us

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