



The First Central National Bank

Installment Loan Rates

Effective March 23, 2022

Automobile/Motorcycle

Credit Score

	Max. Term	700 & Higher		641 - 699		640 & Lower	
		Rate	APR *	Rate	APR *	Rate	APR *
New Vehicles	60 mos.	3.00%	3.20%	4.25%	4.46%	8.50%	8.65%
	72 mos.	3.25%	3.42%	4.75%	4.93%	9.00%	9.12%
Used Vehicles (2019 - 2015)	48 mos.	3.75%	4.00%	5.00%	5.17%	9.50%	9.69%
	60 mos.	4.00%	4.21%	5.50%	5.62%	10.00%	10.14%
Used Vehicles (2014 - 2011)	36 mos.	4.25%	4.59%	6.00%	6.20%	10.25%	10.47%
	48 mos.	4.50%	4.76%	6.25%	6.40%	10.50%	10.67%
Used Vehicles 2010 & Older	36 mos.	5.75%	6.09%	8.25%	8.47%	11.50%	11.73%

Campers, RV, Boats

700 & higher

699 - 641

New - 48 Months	4.75%	5.00%	7.20%	7.46%
New - 60 Months	5.50%	5.71%	7.50%	7.71%
New - 72 Months	6.00%	6.18%	8.25%	8.43%
Used - (Max 60 mos.)	7.50%	7.76%	9.00%	9.26%

* Subject to application and credit approval. Your rate may be different depending on your credit score. APR based on \$25,000 financed, at the maximum term, including a \$125 processing fee. Other rates, terms, payments and loan amounts are available by contacting any loan officer. Loan payment example: New car loan for \$25,000 for 72 months at 3.250% (3.42% APR) payments would be \$384.62.

Certificate of Deposit/Savings Account

2.00% over the rate earned with floor of 3.00%

Central Bancshares Inc. Stock

Current Rate = 3.00%

Personal/Debt Consolidation

	Rate	APR *
36 months	15.00%	15.42%
48 months	16.00%	16.33%
60 months	16.50%	16.78%

Home Improvement

	Rate	APR *
36 months	10.50%	10.92%
48 months	11.00%	11.32%

* APR means Annual Percentage Rate

Farm/Business Loans

Considerations: Current paperwork (i.e. tax returns, credit report, application)

Credit Score & Established Customer

Preferred Prime ** + 1.00%

Farm Machinery Purchases

4.50%

Maximum term - 5 yrs

Amortized up to 10 yrs

** Prime is Wall Street Journal Prime = 3.50%

