

Rate Description	APR*
Personal	as low as 12.90**
Credit Rebuilder Loan	as low as 18.00
Share Secured by Savings	as low as 3.99
Secured by Certificate	as low as 3.99
New Auto (12 - 72 months)	as low as 3.99**
Used Auto (Starts @ 2.99%**). Will also finance tax and tags. Used vehicle will finance 100% NADA Book Value)	as low as 3.99**
New Motorcycle up to 60 months	as low as 7.40**
Used Motorcycle up to 48 months	as low as 8.40**
Visa Platinum	as low as 9.99
Visa Gold	as low as 11.99
Visa Classic	as low as 13.90
Variable Rate Home Equity Loan	Not Offering At This Time
First Mortgage	Rates Change Daily
Fixed Rate Home Equity Loans	
10 Year (80% or < LTV) Home Equity Loan	as low as 3.99%
10 Year (81% to 90% LTV) Home Equity Loan	as low as 4.49%
15 Year (80% or < LTV) Home Equity Loan	as low as 4.49%
15 Year (81% to 90% LTV) Home Equity Loan	as low as 4.99%

Skip-a-pay (Offered June, July, August, November, December, January)

\$35 fee per loan (excludes home equity loans, credit rebuilder loans, vacation loans, holiday loans and credit cards)

All Loan rates effective as of 05/18/2020.

All stated rates are subject to change at any time.

All fees quoted subject to change at any time.

Our loan rates are now determined by risk-based lending, or credit scoring. Actual rates will vary based on a member's credit score. We cannot actually quote an exact rate. You may be told what the current lowest rate is, but the actual rate given is based on a credit review.

Please call Fort Billings FCU for a formal rate quote.

*APR = Annual Percentage Rate

** Actual APR Subject to Credit Review

*** Credit score must be >550 to qualify. See loan officer for terms