

LOAN RATES EFFECTIVE FEBRUARY 1, 2012



All rates are subject to change without notice. Please contact a Loan Services for current rates at 414-649-7949.
All loans qualify for 1/4 % reduction with payroll deduction. Additional 1/4% Off Any Hybrid

NEW AUTO LOANS

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
New	24-60 months	4.24%	100% financing	\$43.54 / \$29.64 / \$22.69 / \$18.53
New	24-60 months	3.75%	80% financing	\$43.32 / \$29.42 / \$22.47 / \$18.31
New	24-60 months	3.50%	80% financing with Payroll Deduction	\$43.21 / \$29.31 / \$22.36 / \$18.20
New	24-60 months	3.25%	80% financing with Payroll Deduction and 731+ FICO	\$43.10 / \$29.20 / \$22.25 / \$18.09

USED AUTO LOANS - Additional 1/4% Off Any Hybrid

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
2011-2008	24-60 months	4.49%	100% financing	\$43.65 / \$29.75 / \$22.81 / \$18.65
2011-2008	24-60 months	4.24%	100% financing with Payroll Deduction	\$43.54 / \$29.64 / \$22.69 / \$18.53
2011-2008	24-60 months	4.14%	100% financing with 731+ FICO	\$43.50 / \$29.59 / \$22.65 / \$18.49
2011-2008	24-60 months	4.45%	80% financing	\$43.64 / \$29.73 / \$22.79 / \$18.63
2011-2008	24-60 months	4.20%	80% Financing with Payroll Deduction	\$43.52 / \$29.62 / \$22.68 / \$18.51
2011-2008	24-60 months	3.95%	80% financing with Payroll Deduction and 731+ FICO	\$43.41 / \$29.51 / \$22.56 / \$18.40
2007	60 months	4.50%	80% financing with Payroll Deduction	\$18.65
2006-2004	48 months	5.50%	80% financing with Payroll Deduction	\$23.26
2003 & Older	36 months	5.50%	80% financing with Payroll Deduction	\$30.20
FIRST CAR SPECIAL: 2006 & Older - 48 months 4.75% / 4.50%				\$22.92 / \$22.81

NEW GRADUATE / BACK-TO-SCHOOL USED AUTO SPECIAL (Co-Signer Required)

Must be graduating from high school or college (6 months prior or 1 year after graduation to qualify)

2007 & Newer	60 months	4.50%	90% Financing	\$18.65
2006 & Older	48 months	4.75%	90% Financing	\$22.92

MORTGAGE LOAN SPECIAL: \$500 off closing costs on new 1st Mortgages through February 16, 2012

\$200 off closing costs on new 2nd Mortgages through February 16, 2012

First Mortgages	Term	APR	Variance	Points & Application Fees	Monthly Payment Per \$10,000 Borrowed
15 year (180 mo) 80%		4.375 / 4.125	3.99%	0.00 (5 year demand; rate fixed for five years) With credit score of 731+ and Payroll Deduction	\$75.38 / \$74.62 \$73.94
30 year (360 mo) 80%		4.375 / 4.125	3.99%	0.00 (5 year demand; rate fixed for five years) With credit score of 731+ and Payroll Deduction	\$49.95 / \$48.49 \$47.71
Second Mortgages	Term	APR	Variance	80% Loan to Value No Points & Application Fees	Monthly Payments Per \$10,000 Borrowed
3-5 years (36-60 months)		4.375 / 4.125	3.99%	Terms to 10 years \$296.95 - \$227.50 - \$185.89 / With 731+ FICO and Payroll Deduction	\$295.83 - \$226.38 - \$184.76 \$295.23 / \$225.77 / \$184.14

HOME EQUITY LINE OF CREDIT

APR	Loan to Value	Variable Rate	Current Prime Rate 3.25% Floor = \$4.0%
4.00%	80%	Rate is based on Prime rate	

PERSONAL LOANS

Term	APR	Monthly Payment Per \$1,000 Borrowed
Signature/Consolidation - 12 months max	9.24%	\$87.56
Signature/Consolidation to \$2,500 - 36 months max	12.00%	\$33.32
Signature/Consolidation > \$2,500 - 36 months max	12.25%	\$33.35
Share Secured - 36 months	3.00%	\$29.09
Kwik Cash Furniture - 3% per \$100 borrowed	12.25%	\$30.00
Credit Builder Loans \$250 - \$1,500	7.75% / 7.50% With Payroll Deduction. 100% Share Secured.	
Credit Builder Loans \$1,501 - \$5,000	6.75% / 6.50% With Payroll Deduction. 100% Share Secured.	

BOAT LOANS (20% Down Payment)

Term	APR	Monthly Payment Per \$1,000 Borrowed
New	24 months	\$43.65
2011-2008	36-60 months	\$29.97 / \$23.03 / \$18.87
Used 2007-2004	Up to 48 months	\$43.65 / \$29.75 / \$22.81
2003 & Older	48 months max	\$26.47

MOTORCYCLES, MOBILE HOMES

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
New	24 - 60 months	4.49%	20% down payment	\$43.65 / \$29.75 / \$22.81 / \$18.65
New	24 - 60 months	4.99%	15% down payment	\$43.88 / \$29.97 / \$23.03 / \$18.87
2011-2008	24 - 60 months	4.99%	20% down payment	\$43.88 / \$29.97 / \$23.03 / \$18.87
2011-2008	24 - 60 months	5.49%	15% down payment	\$44.10 / \$30.20 / \$23.26 / \$19.10
2007-2004	Up to 48 months	5.49%	20% down payment	\$44.10 / \$30.20 / \$23.26
2007-2004	Up to 48 months	5.99%	15% down payment	\$44.33 / \$30.43 / \$23.49
2003 & Older	48 months max	12.25%	20% down payment	\$26.47

APR is the Annual Percentage Rate. Membership Eligibility Required. Equal Housing Opportunity. Your actual rate will be based on criteria such as your credit score, credit history, and payment method. Rates are subject to change without notice.