

## Current Specials

Name	Term	APR as low as	Monthly Payment per \$1000
Secured Loan Special	4-6 Years	3.99% APR	\$22.57

Secured loans with a term of 84 months require a principal balance of \$20,000 or greater. Rates may change based on year of vehicle or mileage. Additional discounts do not apply to current rate specials.

## Secured Loans

Term	APR as low as	Monthly Payment per \$1000
1-3 Years	3.99% APR	\$29.52
4-5 Years	3.99% APR	\$22.58
6 Years	3.99% APR	\$15.65
7 Years	5.74% APR	\$14.48

Secured loans with a term of 84 months require a principal balance of \$20,000 or greater. Additional rate discounts are available for a Simplicity Checking Account with Direct Deposit, Active Duty or Retired Military Members, Borrowers financing 75% Loan-to-Value, or refinancing a loan from another lender. Rates may change based on year of vehicle or mileage. Discounts do not apply to specials.

## Boat/Camper Long Term Loans

Term	APR as low as	Monthly Payment per \$1000
6 Years	3.99% APR	\$15.65
7 Years	5.74% APR	\$14.48
10 Years	6.24% APR	\$11.22
15 Years	6.74% APR	\$8.84

Long term boat & camper loans require a minimum balance of \$10,000 for 10 years & minimum balance of \$20,000 for 15 years. Additional rate discounts are available for a Simplicity Checking Account with Direct Deposit, Active Duty or Retired Military Members, Borrowers financing 75% Loan-to-Value, or refinancing a loan from another lender. Rates may change based on year of vehicle or mileage. Discounts do not apply to specials.

## ATV/UTV Long Term Loans

Term	APR as low as	Monthly Payment per \$1000
6 Years	3.99% APR	\$15.65
7 Years	5.74% APR	\$14.48
10 Years	6.24% APR	\$11.22

10 year ATV/UTV loans require a minimum principal balance of \$10,000. Additional rate discounts are available for a Simplicity Checking Account with Direct Deposit, Active Duty or Retired Military Members, Borrowers financing 75% Loan-to-Value, or refinancing a loan from another lender. Rates may change based on year of vehicle or mileage. Discounts do not apply to specials.

## Tractor Long Term Loans

Term	APR as low as	Monthly Payment per \$1000
6 Years	4.99% APR	\$16.10
7 Years	5.74% APR	\$14.48
10 Years	6.74% APR	\$11.48
15 Years	7.24% APR	\$9.12

Maximum age for tractor is 10 years old. Long term tractor loans require a minimum balance of \$10,000 for 10 years & minimum balance of \$20,000 for 15 years. Additional rate discounts are available for a Simplicity Checking Account with Direct Deposit, Active Duty or Retired Military Members, Borrowers financing 75% Loan-to-Value, or refinancing a loan from another lender. Rates may change based on year of vehicle or mileage. Discounts do not apply to specials.

## Signature Loans & Consolidation Loans

Term	APR as low as	Monthly Payment per \$1000
Up to 36 Months	9.74% APR	\$32.15
Flexline	15.00% APR	\$30.00
Consolidation Loan	13.99% APR	\$34.19

Minimum monthly payment for a FlexLine is \$15.00 or 3% of the unpaid balance, whichever is greater. Consolidation Loans are not based on score or term. Additional rate discounts are available for a Simplicity Checking Account with Direct Deposit, Active Duty or Retired Military Members, Borrowers financing 75% Loan-to-Value, or refinancing a loan from another lender. Discounts do not apply to specials.



**Apply Today!**

### Consumer Loan Officers:

**Nydia Escobar Ruiz**  
Marshfield  
Ext. 3920 or  
715-207-6817

**Maria Rueth**  
Marshfield  
Ext. 2940 or  
715-207-6821

**Suzannah Diamond**  
Stevens Point  
Ext. 2620 or  
715-207-6769



**SIMPLICITY**  
CREDIT UNION