Consumer Loan Rates

Effective: 09/01/2026

Current Specials

Name	Term	APR as low as	Monthly Payment per $1000
New Vehicle Special	4-6 Yrs	3.99% APR	$15.64

The special rate is available exclusively on loans secured by an automobile and is subject to applicable vehicle age and mileage eligibility requirements. Additional discounts do not apply to current rate specials.

Secured Loans

Term	APR as low as	Monthly Payment per $1000
1-3 Years	3.74% APR	$29.41
4-5 Years	4.49% APR	$18.64
6 Years	4.74% APR	$15.98
7 Years	5.49% APR	$14.37

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	4.74% APR	$15.98
7 Years	5.49% APR	$14.37
10 Years	5.99% APR	$11.10
15 Years	6.49% APR	$8.71

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	4.74% APR	$15.98
7 Years	5.49% APR	$14.37
10 Years	5.99% APR	$11.10

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	4.74% APR	$15.98
7 Years	5.49% APR	$14.37
10 Years	5.99% APR	$11.10
15 Years	6.49% APR	$8.71

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	Maria Rueth	Eva Roth	Suzannah Diamond
Marshfield	Marshfield	Neillsville	Stevens Point
Ext. 3920 or	Ext. 2940 or	Ext. 2860 or	Ext. 2620 or
715-207-6817	715-207-6821	715-207-6811	715-207-6769

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