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 CALL (989) 362-6700 FOR MORE DETAILS  
 Effective Date: 03/13/2025

## PERSONAL INSTALLMENT LOAN RATES

HCB Customers will receive a 0.25% deduction from the base rate with automatic payments from a Huron Community Bank account.

\$150 Loan Processing Fee  
 Minimum loan amount \$2,500  
 Rates are subject to change at any time.

### AUTO LOAN RATES

\*2022-2025: Up to 84 months financing on model years 2022-2025 only  
 2017-2021: Up to 60 months financing on model years 2017-2021  
 2016 and Older: Up to 36 months financing on model years 2016 & older

Term	APR as low as*	Payment per \$1,000
Up to 84 Months*	6.73%	\$14.85

### MARINE & RECREATIONAL VEHICLE

Boats, Trailer Coaches, Travel Trailers, 5th-Wheel Trailers, Pop-Up Campers

Term	APR as low as*	Payment per \$1,000
Up to 60 Months	6.82%	\$19.57

### MOTORCYCLES

Current year model up to 5 years old.

Term	APR as low as*	Payment per \$1,000
Up to 72 Months	6.77%	\$16.81

### OFF-ROAD & WATERCRAFT

Snowmobiles, ATV, UTV, Side-by-Side, Off-Road Motorcycles

Term	APR as low as*	Payment per \$1,000
Up to 60 Months	6.82%	\$19.57

### PERSONAL LOANS-UNSECURED

Loan Amounts from \$2,500-\$5,000

Term	APR as low as*	Payment per \$1,000
Up to 48 Months	11.59%	\$25.36

\*Annual Percentage Rate (APR). APR for auto, marine & recreational vehicle, motorcycles, off-road & watercraft, are based on a \$20,000 loan amount. APR for personal loans-unsecured are based on a \$5,000 loan amount. Published rate on date stated is subject to change without notice. Your actual APR may be higher than the lowest available rate and will be based upon multiple factors such as credit qualifications, loan amount, repayment terms, model year, and/or an automated payment from an HCB account.

The following calculations are for auto, marine & recreational vehicle, motorcycle, off-road & watercraft loans.

A \$20,000 loan for a term of 84 months at an APR of 6.73% will result in an approximate monthly payment of \$296.99 or \$14.85 per \$1,000.  
 A \$20,000 loan for a term of 60 months at an APR of 6.82% will result in an approximate monthly payment of \$391.32 or \$19.57 per \$1,000.  
 A \$20,000 loan for a term of 72 months at an APR of 6.77% will result in an approximate monthly payment of \$336.20 or \$16.81 per \$1,000.  
 A \$5,000 loan for a term of 48 months at an APR of 11.59% will result in an approximate monthly payment of \$126.80 or \$25.36 per \$1,000.

