



# RATES

## CONSUMER LENDING

Quail Creek Bank, N.A.  
 12201 North May Avenue  
 Oklahoma City, Oklahoma 73120

All rates are subject to change, and quoted below for your convenience.

Vehicles		With QCB Account Debit		Without QCB Account Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New : 2018-2017	60 months	3.99%	4.421%	4.99%	5.425%
2018-2017	48 months	3.74%	4.255%	4.74%	5.281%
2018-2017	Up to 36 months	3.49%	4.205%	4.49%	5.210%
Used : 2018-2016	Up to 60 months	4.24%	4.672%	5.24%	5.677%
2015-2014	Up to 48 months	3.99%	4.528%	4.99%	5.532%
2013-2012	Up to 36 months	3.49%	4.205%	4.49%	5.210%
2011 and older	Up to 24 months	4.24%	5.326%	5.24%	6.331%

Boats, Watercraft, R.V.'s		With QCB Account Debit		Without QCB Account Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New : 2018-2017	84 months (\$15,000 min)	8.49%	8.820%	9.49%	9.825%
2018-2017	72 months (\$10,000 min)	8.49%	8.870%	9.49%	9.875%
2018-2017	60 months or less	5.99%	6.430%	6.99%	7.434%
Used boats to 2010	48 months or less	5.99%	6.536%	6.99%	7.541%
Jet Skis					
New 2018	48 months	7.49%	8.043%	8.49%	9.047%
Used 2017 - 2014	36 months	6.49%	7.219%	7.49%	8.223%

ALL Rates quoted above are available on loans set on auto-debit from a Quail Creek Bank account with regular deposits or established account open for 6 months.

Add 1.00% to all rates on loans **without** auto debit from a QCB account.

**Debt/Income Guideline:** 38-42% of gross income to total debt

**\*APR (Annual Percentage Rate) calculations:**

Each consumer loan has a \$75.00 loan fee and an \$16.50 V.S.I. (Vendors Single Insurance) fee, which are considered finance charges and are reflected in the APR Rates shown.

Interest rates and annual percentage rates are current as of **August 02, 2018**.