

Quail Creek Bank  
CONSUMER LENDING DEPARTMENT

Rate Sheet Effective December 15, 2025

WSJ Prime: 6.75%

<i>Vehicles</i>		<b>With QCB Account Auto-Debit</b>		<b>Without QCB Account Auto-Debit</b>	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
<b>New:</b> 2026-2025	72 months	6.99%	7.528%	7.99%	8.534%
2026-2025	60 months	5.74%	6.369%	6.74%	7.375%
2026-2025	48 months	5.49%	6.263%	6.49%	7.269%
2025-2025 <small>New Vehicles = Owned 6 months or less – Never previously tagged GAP Ins. strongly recommended when doing 100% financing</small>	up to 36 months	5.24%	6.253%	6.24%	7.259%
<b>Used:</b>					
2025-2024	up to 60 months	6.74%	7.375%	7.74%	8.381%
2023	up to 54 months	6.99%	7.691%	7.99%	8.697%
2022-2021	up to 48 months	7.24%	8.024%	8.24%	9.030%
2020-2019 <small>(Models older than 2019 Approved by Exception)</small>	up to 36 months	7.49%	8.517%	8.49%	9.523%

72-month term allowed only on “new” vehicle loans with a purchase price of \$40,000.00 or greater and require minimum 5% down payment. Subject to standard credit requirements.

<i>Boats and R.V.'s</i>		<b>With QCB Account Debit</b>		<b>Without QCB Account Debit</b>	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
<b>New:</b> 2026-2025	84 months (\$15,000 min)	9.99%	10.477%	10.99%	11.484%
2026-2025	72 months (\$10,000 min)	9.99%	10.547%	10.99%	11.553%
2026-2025	60 months or less	10.49%	11.148%	11.49%	12.154%
<b>Used:</b> 2024-2019 <small>(Models older than 2019 Approved by Exception)</small>	48 months or less	10.49%	11.294%	11.49%	12.300%

<i>Sea Doo/Jet Ski</i>		<b>With QCB Account Debit</b>		<b>Without QCB Account Debit</b>	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
<b>New:</b> 2026-2025	60 months	10.49%	11.148%	11.49%	12.154%
<b>Used:</b> 2024-2019	48 months	10.49%	11.294%	11.49%	12.300%

<i>Harley Davidson Motorcycles (Only)</i>		<b>With QCB Account Debit</b>		<b>Without QCB Account Debit</b>	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
<b>New:</b> 2026-2025	60 months	10.49%	11.148%	11.49%	12.154%
<b>Used:</b> 2024-2019	48 months	10.49%	11.294%	11.49%	12.300%

Boats, RV's, Sea Doo/Jet Ski & Harley Davidson Motorcycles: Use NADA Base Value, No other add-ons for special equipment, skis, life vests, tubes, etc.

Auto Loan-To-Value Guidelines

We will loan 100% of Purchase Price on New Cars (with exception of 72 mo. term).

We will loan up to NADA “Clean Trade-in” value on Used Cars.

Boat/RV, Sea Doo/Jet Ski & Harley Davidson Motorcycle LTV Guidelines

We will loan 90% of Purchase Price on New Boats, Sea Doo/Jet Ski & Harley Davidson Motorcycles.

We will loan 80% of the Average Retail Value on Used Boats, Sea Doo/Jet Ski & HD Motorcycles.

Debt/Income Guideline

38-42% of gross income to total debt

AUTO DEBIT

ALL rates quoted above are available on loans set on auto-debit from a Quail Creek Bank account.

Rates will be 1.00% higher for loans NOT on auto-debit from a QCB account.

\*APR (Annual Percentage Rate) calculations:

Each consumer loan has a \$100.00 loan fee and a \$50.00 V.S.I. (Vendors Single Insurance) fee, which are considered finance charges and are reflected in the APR

Rates shown.

G:\Everyone\Consumer & HELOC Rates Dec 15 2025



Quail Creek Bank

REAL ESTATE / HOME EQUITY LOANS

December 15, 2025

Home Equity Lines of Credit – HELOC		
Owner / LTV	Term and Payments	Rate
<b>HELOC-1%</b>  Owner Occupied Only *80% of Appraised Value  Home Equity Lines of Credit require a transaction account at Quail Creek Bank	<ul style="list-style-type: none"><li>❖ Revolving line of credit</li><li>❖ 7-year draw period</li><li>❖ Monthly payments of 1% of outstanding principal balance</li><li>❖ \$100.00 minimum payment</li><li>❖ Maturity - 7 years – then amortize</li></ul>	<b>Current WSJP Rate - Floating Annually FLOOR = 6.00%</b>  Renewed after 7 years at then Current Prime Rate – if revolved properly and paying as agreed can continue HELOC
<b>HELOC (Interest Only)</b>  Owner Occupied Only **75% of Appraised Value  Home Equity Lines of Credit require a transaction account at Quail Creek Bank	<ul style="list-style-type: none"><li>❖ Revolving line of credit</li><li>❖ 5-year draw period</li><li>❖ Monthly payments of interest only on unpaid balance</li><li>❖ Maturity – 5 years – then amortize</li></ul>	Current WSJP Rate + 1% Margin - Floating Adjusted Annually FLOOR = 6.00%  Renewed after 5 years at then Current Prime Rate - if revolved properly and paying as agreed can continue HELOC

HELOC COST: \$0.00\*\*\*

\*\*\*Note: This is a “no fee” product if we do a drive-by evaluation and only need a title report.  
If necessary, to do a full real estate appraisal, that cost will be passed on to the customer.  
HELOC’s over \$150,000 require full title insurance, this cost will be passed on to the customer.

QCB - Home Equity Line of Credit – Additional Underwriting Guidelines

\*HELOC-1 (1% Mo. Pmt.)

Combined 1 <sup>st</sup> & 2 <sup>nd</sup> Mortgage Amount	Max LTV
Up to \$500,000	80%
\$500,001-\$1,000,000	70%
\$1,000,001 & Greater	60%

\*\*HELOC (Interest Only)

Combined 1 <sup>st</sup> & 2 <sup>nd</sup> Mortgage Amount	Max LTV
Up to \$500,000	75%
\$500,001-\$1,000,000	65%
\$1,000,001 & Greater	55%

- Personal Residence with 5 acres max
- Oklahoma, Canadian, Cleveland, & Logan Counties (All other counties approved by exception only)

If total mortgage amount (1<sup>st</sup> & 2<sup>nd</sup> combined) exceeds \$500,000 or the property is located outside of Oklahoma County, the loan will require approval of Bryan Petty, Executive Vice President or Doug Fuller, President.

Internal Information (Just FYI):

Fee Structure: (All fees are estimates and subject to change)	
R.E. Evaluation	\$125 - \$200
Title report	\$ 75 - \$125
Flood Certification	\$15.10
Filing/Release Fees	\$ 50
Mortgage tax =	.10% of loan amount
TOTAL:	\$265.10 – \$390.10 + mortgage tax