

Quail Creek Bank
CONSUMER LENDING DEPARTMENT

Rate Sheet Effective December 15, 2025

WSJ Prime: 7.00%

Vehicles		With QCB Account Auto-Debit		Without QCB Account Auto-Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New: 2026-2025	72 months	6.99%	7.501%	7.99%	8.508%
2026-2025	60 months	5.74%	6.334%	6.74%	7.341%
2026-2025	48 months	5.49%	6.220%	6.49%	7.226%
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%	6.195%	6.24%	7.201%
Used:					
2025-2024	up to 60 months	6.74%	7.341%	7.74%	8.348%
2023	up to 54 months	6.99%	7.654%	7.99%	8.660%
2022-2021	up to 48 months	7.24%	7.981%	8.24%	8.988%
2020-2019 <small>(Models older than 2019 Approved by Exception)</small>	up to 36 months	7.49%	8.460%	8.49%	9.466%

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.

Boats and R.V.'s		With QCB Account Debit		Without QCB Account Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New: 2026-2025	84 months (\$15,000 min)	9.99%	10.456%	10.99%	11.463%
2026-2025	72 months (\$10,000 min)	9.99%	10.522%	10.99%	11.529%
2026-2025	60 months or less	10.49%	11.117%	11.49%	12.124%
Used: 2024-2019 <small>(Models older than 2019 Approved by Exception)</small>	48 months or less	10.49%	11.254%	11.49%	12.260%

Sea Doo/Jet Ski		With QCB Account Debit		Without QCB Account Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New: 2026-2025	60 months	10.49%	11.117%	11.49%	12.124%
Used: 2024-2019	48 months	10.49%	11.254%	11.49%	12.260%

Harley Davidson Motorcycles (Only)		With QCB Account Debit		Without QCB Account Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New: 2026-2025	60 months	10.49%	11.117%	11.49%	12.124%
Used: 2024-2019	48 months	10.49%	11.254%	11.49%	12.260%

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.

Quail Creek Bank
REAL ESTATE / HOME EQUITY LOANS

December 15, 2025

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

OCB - Home Equity Line of Credit – Additional Underwriting Guidelines

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

Combined 1 st & 2 nd 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 st & 2 nd 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 (1st & 2nd 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