Quail Creek Bank

CONSUMER LENDING DEPARTMENT

Rate Sheet Effective September 1, 2026 WSJ Prime: 6.75%

Year Model	*Vehicles* Term	With QCB Account Auto-Debit Rate*	With QCB Account Auto-Debit A.P.R.*	Without QCB Account Auto-Debit Rate	Without QCB Account Auto-Debit A.P.R.
New: 2026-2025	72 months	6.99%	7.528%	7.99%	8.534%
2026-2025	60 months	4.99%	5.605%	5.99%	6.613%
2026-2025	48 months	4.99%	5.749%	5.99%	6.754%
2025-2025 New Vehicles = Owned 6 months or less – Never previously tagged ***GAP Ins. strongly recommended when doing 100% financing***	up to 36 months	4.99%	5.986%	5.99%	6.991%
Used:					
2025-2024	up to 60 months	5.99%	6.613%	6.99%	7.618%
2023	up to 54 months	5.99%	6.676%	6.99%	6.682%
2022-2021	up to 48 months	5.99%	6.754%	6.99%	7.759%
2020-2019 (Models older than 2019 Approved by Exception)	up to 36 months	5.99%	6.991%	6.99%	8.000%

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.

Year Model	*Boats and R.V.'s* Term	With QCB Account Debit Rate*	With QCB Account Debit A.P.R.*	Without QCB Account Debit Rate	Without QCB Account Debit A.P.R.
New: 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%
Used: 2024-2019 (Models older than 2019 Approved by Exception)	48 months or less	10.49%	11.294%	11.49%	12.300%

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

Year Model	*Harley Davidson Motorcycles (Only)* Term	With QCB Account Debit Rate*	With QCB Account Debit A.P.R.*	Without QCB Account Debit Rate	Without QCB Account Debit A.P.R.
New: 2026-2025	60 months	10.49%	11.148%	11.49%	12.154%
Used: 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

38-43% 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

September 1, 2026

Home Equity Lines of Credit – HELOC		
Owner / LTV	**Term and Payments**	**Rate**
HELOC-1% **Owner Occupied Only** ***80% of Appraised Value** ***Home Equity Lines of Credit require a transaction account at Quail Creek Bank***	❖ Revolving line of credit ❖ 7-year draw period ❖ Monthly payments of ***1% of outstanding principal balance*** ❖ $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 ***Home Equity Lines of Credit require a transaction account at Quail Creek Bank***	❖ Revolving line of credit ❖ 5-year draw period ❖ Monthly payments of ***interest only on unpaid balance*** ❖ 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.

QCB - Home Equity Line of Credit – Additional Underwriting Guidelines

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

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

**HELOC (Interest Only)

Combined 1st & 2nd 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 Kenton Owens, Executive Vice President or Bryan Petty, President.

Internal Information (Just FYI):

Fee Structure: (All fees are estimates and subject to change)

R.E. Evaluation	$125 - $200
Title report	$ 90 - $200
Flood Certification	$17.10
Filing/Release Fees	$ 50
Mortgage tax =	.10% of loan amount
TOTAL:	$282.10 – $467.10 + mortgage tax