

Quail Creek Bank
CONSUMER LENDING DEPARTMENT

Rate Sheet Effective June 9, 2025

WSJ Prime: 7.50%

Vehicles		With QCB Account Auto-Debit		Without QCB Account Auto-Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New: 2025-2024	72 months	6.99%	7.485%	7.99%	8.492%
2025-2024	60 months	5.74%	6.314%	6.74%	7.321%
2025-2024	48 months	5.49%	6.194%	6.49%	7.201%
2025-2024 New Vehicles = Owned 6 months or less - Never previously tagged GAP Ins. strongly recommended when doing 100% financing	up to 36 months	5.24%	6.160%	6.24%	7.167%
Used:					
2024-2023	up to 60 months	6.74%	7.375%	7.74%	8.381%
2022	up to 54 months	6.99%	7.691%	7.99%	8.697%
2021-2020	up to 48 months	7.24%	8.024%	8.24%	9.030%
2019-2018 (Models older than 2018 Approved by Exception)	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.

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: 2025-2024	84 months (\$15,000 min)	9.99%	10.477%	10.99%	11.484%
2025-2024	72 months (\$10,000 min)	9.99%	10.547%	10.99%	11.553%
2025-2024	60 months or less	10.49%	11.148%	11.49%	12.154%
Used: 2023-2018 (Models older than 2018 Approved by Exception)	48 months or less	10.49%	11.294%	11.49%	12.300%

Sea Doo/Jet Ski		With QCB Account Debit		Without QCB Account Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New: 2025-2024	60 months	10.49%	11.148%	11.49%	12.154%
Used: 2023-2018	48 months	10.49%	11.294%	11.49%	12.300%

Harley Davidson Motorcycles (Only)		With QCB Account Debit		Without QCB Account Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New: 2025-2024	60 months	10.49%	11.148%	11.49%	12.154%
Used: 2023-2018	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 with regular deposits or established account open for 6 months. 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 an \$50.00 V.S.I. (Vendors Single Insurance) fee, which are considered finance charges and are reflected in the APR Rates shown.