

## **BOAT LOANS**

January 2019

### \*\*\*FIXED RATE PROGRAMS\*\*\*

Loan Value	Rate	Term	Pay	<u>/\\$1000</u>
\$100,000 + up	4.75%-4.99%	240	mo.	\$6.46
\$50,000-\$99,999	5.75%-5.99	180	mo.	\$8.31
\$25,000-\$49,999	6.50%-6.99%	180	mo.	\$8.72

#### **NEW-USED-REFINANCE-LIMITED CHARTER-OLDER BOATS**

We have multiple bank sources for boats up from 1989 and up

\*\*\* Special Adjustable Rate Programs\*\*\*

4.37% fixed for 3 years 3/1 arm - 20 year term

4.51% fixed for 5 years 5/1 arm - 20 year term

#### \*\*\* MORE BANK OPTIONS FOR YOUR FINANCING NEEDS\*\*\*



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# Serving Clients Nationwide When choosing a finance company- Experience Counts!

\*\*\*Certain credit score and higher down payment restrictions may apply. Rates and terms are subject to change. Certain rates are limited to states where the bank conducts business and may not be applicable to all transactions. Limited charter rates are subject to bank stipulations and terms. Certain rate programs may include pre payment penalties and require higher down payment.

Age of collateral may also have a factor in the rate and term. ARM programs adjust to WSJ Prime plus .50 bp annually with no cap.