

Consumer Loan Rates

HOME EQUITY CREDIT LINE

No origination fees, closing costs, or third-party fees!

Loan-to-Value	Interest Rate Range	
Less than 60%	5.50%	6.13%
60% to 69.99%	5.63%	6.88%
70% to 80%	5.75%	7.63%

1. Loans subject to credit approval; terms and conditions apply. Minimum loan amount is \$10,000. Minimum draw amount to avoid \$30 fee is \$500. Collateral must be owner occupied, primary or secondary (no rentals) single family residential property, located in Nevada, with a maximum 80% Loan to Value. Properties for sale are not eligible. Property insurance is required, and other restrictions or conditions may apply. The variable APR is based on the Prime Rate as stated in The Wall Street Journal plus a margin and is subject to change without notice. Maximum APR is 25%. Offer is subject to change at any time. NMLS#467014.

PRIME CREDIT LINE

Loan Amount	Interest Rate	Variable APR Range ²
\$10,000-\$250,000	Prime+2-Prime+4	APR is based on Credit Line Amount

Liquidity may be required, see branch for details.

Vehicle Loans

AUTO LOAN

Vehicle Year	Fixed APR Range ²	
New ³	4.07%	17.57%
Used	4.32%	17.57%

RECREATIONAL VEHICLE LOAN

Loan Amount	Fixed APR Range ²	
New	6.31%	21.63%
Used	6.34%	21.63%

Personal Loans

Find the money for those little "extras"...

UNSECURED PERSONAL LOAN

FICO Score	Interest Rate	Fixed APR ²
780+	9.24%	9.76%
750-779	10.24%	10.76%
720-749	12.24%	12.76%
700-719	14.24%	14.76%
670-699	17.24%	17.76%

Liquidity may be required, see branch for details.

SECURED PERSONAL LOAN

Balance of Deposit Account	Term	Fixed Rate
Secured with Nevada State Bank CD or Savings Account		

2. Minimum ANNUAL PERCENTAGE RATE (APR) based on best credit score; discount for auto-pay from a Nevada State Bank Account; \$50-\$150 documentation fee.
3. A vehicle is considered New when designated as such via dealer documentation with less than 5,000 miles, regardless of model year. Actual APR depends on credit score, model year, term, documentation fee, amount of loan and auto-pay discount. Terms and conditions apply. Call us for details.

**OTHER LOANS ARE AVAILABLE.
PLEASE SEE YOUR BRANCH FOR DETAILS.**

Rates as of January 14, 2019

