


**FARM BUREAU BANK™**  
**LOAN RATES**

Non-member Application Fees  
 Installment Loans - \$500  
 Credit Cards - \$250

<b>Automobiles</b>			
Automobiles (Cars, SUVs, Minivans), Trucks (150/ 1500) < 6,000 lbs.			
Terms	Model Year		Minimum to Finance
	NEW-2015	2014-2010	
	APR as low as*		
12-36 months	2.99%	3.96%	**\$5,000
37-60 months	3.16%	3.96%	\$10,000
61-75 months	3.38%	4.19%	\$15,000
***76-84 months	4.38%	5.18%	\$20,000
***Extended terms must meet credit qualifications.			**< \$10K: Add 2.00% to applicable rate.

<b>Motorcycles</b>			
Terms	Model Year		Minimum to Finance
	NEW-2015	2014-2010	
	APR as low as*		
12-36 months	4.38%	4.88%	**\$5,000
37-60 months	4.38%	4.88%	\$10,000
***61-72 months	4.61%	5.11%	\$15,000
***Extended terms must meet credit qualifications.			**< \$10K: Add 2.00% to applicable rate.

<b>Sports Vehicles</b>			
Jet Skis, Golf Carts, ATVs, UTVs, Other: Snowmobiles.			
Terms	Model Year		Minimum to Finance
	NEW-2015	2014-2010	
	APR as low as*		
12-36 months	5.35%	5.85%	**\$5,000
37-60 months	5.35%	5.85%	**\$7,500
61-72 months	5.35%	NA	\$15,000
			**< \$10K: Add 2.00% to applicable rate.

<b>Boats</b>			
Terms	Model Year		Minimum to Finance
	NEW-2015	2014-2010	
	APR as low as*		
12-36 months	3.73%	5.04%	**\$5,000
37-60 months	4.54%	5.04%	\$10,000
61-72 months	4.77%	5.27%	\$15,000
Farm Bureau Bank does not finance Commercial Boats, Yachts or Ships.			**< \$10K: Add 2.00% to applicable rate.

Add 1% to applicable rate for Specialized collateral - flat bed, cargo van, service bed, utility bed, cargo van, etc.

\*Rates disclosed as Annual Percentage Rate (APR) and are based on acquiring the following collateral protection product: Major Mechanical Protection (MMP). Additional discounts do not apply for purchasing more than one collateral protection product. MMP applies to vehicles only. Rates are subject to change without notice. For a \$25,075 vehicle loan with a term of 36 months, a 45 day first payment date, MMP coverage at \$1299 and a 2.99% APR, the monthly payment will be \$765.63. For a \$40,075 Recreational Vehicle loan with a term of 36 months, a 45 day first payment date, and a 4.22% APR, the monthly payment will be \$1,186.79. Rate may vary based on the amount financed, term, first payment, collateral value and mileage. Final APR may differ from the loan interest rate due to additional fees (such as a loan documentation fee) which may be applicable. Based upon credit qualification and value of the collateral, a down payment may be required. Non-member rates may be 1.50% higher than posted rates. Farm Bureau Bank does not finance vehicles with mileage over 150K, totaled, reconditioned, refurbished or salvaged collateral. Existing Farm Bureau Bank loans are excluded from this offer. The minimum loan amount is \$5,000. If loan is paid off early, a penalty may be assessed. Additional documents may be required for consideration. Payment options may vary based on amount to finance and/or collateral. 2.14.20

<b>Guaranteed Asset Protection (GAP)</b>
Helps cover the vehicle: Insurance pays for the value + GAP covers the difference.
Cancellation can be done within 60 days, verbally or via form. Reimbursement is applied to principle payment.

<b>Recreational Vehicles</b>			
Motorhomes, Travel Trailers and Horse Trailers w/Living Qtrs.			
Terms	Model Year		Minimum to Finance
	NEW-2015	2014-2010	
	APR as low as*		
12-36 months	4.22%	5.88%	**\$5,000
37-60 months	5.08%	5.88%	\$10,000
61-72 months	5.32%	6.12%	\$15,000
			**< \$10K: Add 2.00% to applicable rate.

<b>Light Duty Trucks</b>			
Class-2: Ford F-250, Chevrolet 2500, GMC 2500, Dodge Ram 2500); Trucks (Class-3: Ford F350, Chevrolet 3500, GMC 3500, Dodge Ram 3500): GVWR 6,001 to 14,000.			
Terms	Model Year		Minimum to Finance
	NEW-2015	2014-2010	
	APR as low as*		
12-36 months	2.99%	3.96%	**\$5,000
37-60 months	3.16%	3.96%	\$10,000
61-75 months	3.38%	4.19%	\$15,000
***76-84 months	4.38%	5.18%	\$20,000
***Extended terms must meet credit qualifications.			**< \$10K: Add 2.00% to applicable rate.

<b>Medium Duty Trucks</b>			
Class 4: Ford F-450, Ford E-450, RAM 4500, GMC 4500 / Class 5: GMC 5500, Dodge Ram 5500, Ford F-550 / Class 6: Chevrolet Kodiak C6500, GMC International Durastar , Ford F-650; GVWR 14,001 to 26,000 lbs.			
Terms	Model Year		Minimum to Finance
	NEW-2015	2014-2010	
	APR as low as*		
12-36 months	3.97%	5.13%	**\$5,000
37-60 months	4.33%	5.13%	\$15,000
***61-75 months	4.56%	5.36%	\$20,000
***76-84 months	5.56%	6.36%	\$35,000
***Extended terms must meet credit qualifications.			**< \$10K: Add 2.00% to applicable rate.

<b>Equipment and Heavy-Duty</b>			
Self Propelled: Farm Equipment, Implements, Lawn Equipment, Forklifts, Skid Steers, Dozers, Non-Self Propelled: Trailers, Machinery/Trucks (Class 7 and above: Ford F-750, GMC C7500, Freightliner Cascadia, "semi" or "18-Wheeler"; GVWR 26,001 and greater).			
Terms	Model Year		Minimum to Finance
	NEW-2015	2014-2010	
	APR as low as*		
12-36 months	4.34%	5.50%	**\$5,000
37-60 months	4.70%	5.50%	\$15,000
***61-75 months	4.88%	NA	\$20,000
***76-84 months	5.87%	NA	\$35,000
***Extended terms must meet credit qualifications.			**< \$10K: Add 2.00% to applicable rate.

<b>Major Mechanical Protection (MMP)</b>
Only available for automobile collateral types - cars, vans, truck and SUVs.
Cost vary based on VIN and mileage.
Can be canceled anytime - reimbursement will be prorated.

<b>Date Conversion</b>
(months to years)
12mo = 1 year
24mo = 2 years
36mo = 3 years
48mo = 4 years
60mo = 5 years
72mo = 6 years
84mo = 7 years
96mo = 8 years
108mo = 9 years
120mo = 10 years