


FARM BUREAU BANK
LOAN RATES

Automobiles			
Automobiles (Cars, SUVs, Minivans), Trucks (350/450, 3500/4500) < 16,001 lbs.			
Terms	Model Year		Minimum to Finance
	NEW-2012	2011-2007	
	APR as low as*		
12-36 months	3.42%	3.92%	**\$5,000
37-60 months	3.78%	4.28%	\$10,000
61-75 months	4.01%	4.51%	\$15,000
			**< \$10K: Add 2.00% to applicable rate

Recreational Vehicles			
Motorhomes, Travel Trailers and Horse Trailers w/Living Qtrs			
Terms	Model Year		Minimum to Finance
	NEW-2012	2011-2007	
	APR as low as*		
12-36 months	4.62%	5.12%	**\$5,000
37-60 months	5.50%	6.00%	\$10,000
61-72 months	5.74%	6.24%	\$15,000
			**< \$10K: Add 2.00% to applicable rate

Motorcycles			
Terms	Model Year		Minimum to Finance
	NEW-2012	2011-2007	
	APR as low as*		
12-36 months	4.42%	4.92%	**\$5,000
37-60 months	4.78%	5.28%	\$10,000
***61-72 months	5.01%	5.51%	\$15,000
***Extended terms must meet credit qualifications			**< \$10K: Add 2.00% to applicable rate

Light Weight Commercial Vehicles			
Trucks (550/5500) 16,001 to 19,500 lbs			
Terms	Model Year		Minimum to Finance
	NEW-2012	2011-2007	
	APR as low as*		
12-36 months	4.42%	4.92%	**\$5,000
37-60 months	4.78%	5.28%	\$10,000
61-75 months	5.01%	5.51%	\$15,000
			**< \$10K: Add 2.00% to applicable rate

Sports Vehicles			
Jet Skis, Golf Carts, ATVs, UTVs, Other: Snowmobiles			
Terms	Model Year		Minimum to Finance
	NEW-2012	2011-2007	
	APR as low as*		
12-36 months	4.42%	4.92%	**\$5,000
37-60 months	4.78%	NA	**\$7,500
61-72 months	5.77%	NA	\$15,000
			**< \$10K: Add 2.00% to applicable rate

Heavy Duty Vehicles			
Trucks (Semi-Trucks, 18-wheelers) 19,500 lbs or greater			
Terms	Model Year		Minimum to Finance
	NEW-2012	2011-2007	
	APR as low as*		
12-36 months	4.84%	5.34%	**\$5,000
37-60 months	5.22%	5.72%	\$15,000
***61-75 months	5.40%	NA	\$20,000
***76-84 months	6.39%	NA	\$35,000
***Extended terms must meet credit qualifications			**< \$10K: Add 2.00% to applicable rate

Boats			
Terms	Model Year		Minimum to Finance
	NEW-2012	2011-2007	
	APR as low as*		
12-36 months	4.24%	4.74%	**\$5,000
37-60 months	5.07%	5.57%	\$10,000
61-72 months	5.30%	5.80%	\$15,000
Farm Bureau Bank does not finance Commercial Boats, Yachts or Ships			**< \$10K: Add 2.00% to applicable rate

Equipment			
Self Propelled: Farm Equipment, Implements, Lawn Equipment, Forklifts, Skid Steers, Dozers, Non-Self Propelled: Trailers, Machinery			
Terms	Model Year		Minimum to Finance
	NEW-2012	2011-2007	
	APR as low as*		
12-36 months	4.84%	5.34%	**\$5,000
37-60 months	5.22%	5.72%	\$15,000
***61-75 months	5.40%	NA	\$20,000
***76-84 months	6.39%	NA	\$35,000
***Extended terms must meet credit qualifications			**< \$10K: Add 2.00% to applicable rate

*Rates disclosed as Annual Percentage Rate (APR) and are based on acquiring one of the following collateral protection products: Guaranteed Asset Protection (GAP) or Major Mechanical Protection (MMP). GAP coverage not to exceed 84 months. Additional discounts do apply for purchasing more than one collateral protection product. MMP applies to vehicles only. Rates are subject to change without notice. For a \$25,050 vehicle loan with a term of 36 months, a 45 day first payment date, GAP coverage at \$399 and a 3.42% APR, the monthly payment will be \$745.80. For a \$40,050 recreational vehicle loan with a term of 72 months, a 45 day first payment date, GAP coverage at \$1049 and a 5.74% APR, the monthly payment will be \$676.76. Rate may vary based on the amount financed, term and first payment date. 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 4% higher than posted rates. Farm Bureau Bank does not finance totaled, reconditioned, refurbished or salvaged collateral. Existing Farm Bureau Bank loans are excluded from this offer. The minimum loan amount is \$5000. 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. 111.3.17