

# ZIP! ZERO! ZILCH! NO INTEREST NO PAYMENTS FOR 3 MONTHS!

## RECREATIONAL VEHICLE LOAN SPECIAL – EFFECTIVE: Feb 1, 2012

Includes (New & Used) Boats, Campers, Watercraft, Snowmobiles, ATV's, Motorcycles, Motor Homes, Travel Trailers & 5<sup>th</sup> Wheels. Rates apply only to PURCHASES or REFINANCES from other Financial Institutions during this special. Rate are subject to change.

<b>BEACON SCORE:</b>	# of years.	720 +	719-680	679-640	639-600	599 >
New & Nearly New	Up to:	Highmark	Base	Standard	Merit	Builder
2012 - 2010	6 yrs.	3.49%	3.75%	4.25%	5.25%	7.25%
	7-8 yrs.	4.49%	4.75%	5.25%	6.25%	8.25%
	9-10 yrs.	5.49%	5.75%	6.25%	7.25%	9.25%
Model Years:						
2009 & Older	6 yrs.	4.50%	4.75%	5.25%	6.25%	8.25%
	7-8 yrs.	5.50%	5.75%	6.25%	7.25%	9.25%
	9-10 yrs.	6.50%	6.75%	7.25%	8.25%	10.25%
<b>Effective: 02/01/2012</b>						

**\*\*Rates above include a 1/2% discount for payroll deduction or automatic payment from an active share draft (checking) account with us.**

Rates above apply on borrowing 90% of sticker price or 90% of NADA Book Value. Over 90%, not to exceed 100% of sticker price or 100% of NADA Book Value, interest rate will be 1% higher on quoted rates.

If you had a bankruptcy that shows up on your credit file you will be charged a 1% higher rate than shown above depending on your credit score unless you re-affirmed your prior debt with us.