



AUTO LOANS

Annual Percentage Rates (APRs) are effective: 5/3/2023

Rates and Terms are subject to change without notice.

	Amount financed	Term up to	APR ¹	Documentation fee ²
New car ³	\$5,000 - \$14,999	36 months	7.26%	\$75.00
		48 months	7.02%	
		60 months	6.87%	
	\$15,000 or more	36 months	6.58%	
		48 months	6.50%	
		60 months	6.45%	
		72 months	6.67%	
Used car ⁴ (7 years old or less)	\$5,000 or more	36 months	7.51%	
		48 months	7.27%	
	\$7,500 or more	60 months	6.91%	
		72 months	6.92%	
Used car ⁵ (8 - 12 years old)	\$3,500 or more	24 months	10.90%	
		36 months	10.22%	

¹ APRs listed above reflect a discount of 0.25% with an automatic payment from an Exchange Bank deposit account. APR may differ based on credit history and approved loan amount, term, and other discounts. An additional 0.25% discount is available for customers that have a Premier Plus Checking account and the combined average daily deposit balance is \$25,000 or greater; or a relationship with Exchange Bank Trust & Investments is maintained. Funds must be verifiable at the time the loan is approved and cleared for loan documents. The Premier Plus Reward discount of 0.25% is not subject to adjustment. Refer to the Premier Plus Rewards Program Disclosure for additional terms and conditions.

² State, title and other fees may also apply. If loan documents have to be regenerated after the initial document preparation due to a missed or canceled appointment an additional fee of \$50.00 will be assessed and collected at loan signing.

³ New cars are current model year (2022-2023) and must have less than 15,000 miles. New cars can be financed up to 110% of the value determined by JD Power for purchase, or up to 100% on refinances.

⁴ Used cars 7 years old or less (2017-2023) with more than 15,000 miles, but less than 100,000 miles. Used cars 7 years old or less may be financed up to 110% of the value determined by JD Power for purchase, or up to 100% on refinances.

⁵ Used cars 8 - 12 years old (2012-2016) with no more than 120,000 miles. Used cars up to 12 years old may be financed up to 80% of the value determined by JD Power for purchase.

Ineligible collateral: Cars with mileage exceeding the above guidelines, cars with salvage or lemon-law buyback titles, cars more than 12 years old, motorcycles, scooters/mopeds and commercial use vehicles.

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Products, rates, terms, and conditions are subject to change without notice.

Typical payment example: A new auto loan of \$15,000 at 6.58% APR would require 36 payments of \$457.96.

