

Loan Products as of 04/01/2025

Consumer Loans:

1. Available for all types of consumer purposes. Rate and terms determined by guidance from an internal rate sheet, Loan Policy, and risk.

Residential Real Estate:

1. Short-term fixed rate loans with a balloon are available to qualified borrowers.
2. Long-term fixed rate mortgages available to qualified borrowers; typically sold to FHLMC with servicing retained.
3. Home Equity Lines of Credit are available to qualified borrowers.
(Rate and terms are determined by current program.)
4. Down Payment Plus programs available to qualified borrowers if funds are available.
5. Construction Loans available to qualified borrowers; rate and term based on current program offering.

Vacant Land or Lots:

1. Variable, balloon or fixed rate loans are available to qualified borrowers: Rate, type of product, and term are dependent upon purpose, risk, and policy.

Commercial and Agricultural Loans:

1. Variable, balloon, or fixed rate loans are available to qualified borrowers: Rate and term are dependent upon property, risk, and policy.
2. Small Business Administration (SBA) loans available to qualified borrowers.

Unsecured Loans:

1. Unsecured loans may be made to qualified borrowers for Consumer, Agricultural or Commercial purposes with rate and term based upon risk and policy.

Ready Reserve:

1. Overdraft protection is provided for qualified DDA customers through this product.