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Auto/Motorcycle/Boat/RV Model Year	Term of Loan	Loyalty Rate	Loyalty APR*	Basic Rate	Basic APR*
		with Guaranty Bank account automatic payments as low as		without automatic payment as low as	
NEW	up to 72 months	3.99%	4.22%	4.49%	4.72%
Used 2018 – 2020	up to 60 months	3.99%	4.27%	4.49%	4.77%
Used 2016 – 2017	up to 60 months	5.75%	6.03%	6.25%	6.53%
Used 2015	up to 36 months	5.75%	6.20%	6.25%	6.70%
Used 2012 – 2014	up to 36 months	7.75%	8.21%	8.25%	8.71%
Used 2010 – 2011	up to 36 months	8.75%	9.21%	9.25%	9.71%

*Annual Percentage Rate (APR). The APR is based on a \$15,000 loan with the maximum term available for the model year. Example of the Loyalty Program with automatic payment - \$15,000 loan, 2019 model year, an interest rate of 3.99% with 60 monthly payments of \$276.24. Loans are for qualified borrowers. Must be 18 years or older to apply. Maximum loan amount of \$150,000. The advertised Loyalty APR is available for loans with an automatic loan payment from a Guaranty Bank deposit account. The advertised Basic APR is available for loans without an automatic loan payment. Termination of the automatic payment will result in a rate increase specific to the loan program. All loans are subject to a \$100 loan fee and a filing fee. Rates are subject to change without notice. Rates as of February 1, 2020.