

# Loan Rates

## Auto

| New: 2022 Models & Newer |                   | Used: 2014 - 2021 Models |                   |
|--------------------------|-------------------|--------------------------|-------------------|
| Term                     | APR               | Term                     | APR               |
| 24 Month                 | Starting at 5.49% | 24 Month                 | Starting at 5.99% |
| 36 Month                 | Starting at 5.49% | 36 Month                 | Starting at 5.99% |
| 48 Month                 | Starting at 5.74% | 48 Month                 | Starting at 6.49% |
| 60 Month                 | Starting at 5.99% | 60 Month                 | Starting at 6.74% |
| 72 Month*                | Starting at 6.24% | 72 Month*                | Starting at 6.99% |

\*\$20,000 minimum for loan amount. For models 2013 and older contact KCT for rates.

## Motorcycle, Boat & Recreational Vehicle (RV)

| New: 2022 Models & Newer |                   | Used: 2014 - 2021 Models |                    |
|--------------------------|-------------------|--------------------------|--------------------|
| Term                     | APR               | Term                     | APR                |
| 24 Month                 | Starting at 5.99% | 24 Month                 | Starting at 6.49%  |
| 36 Month                 | Starting at 5.99% | 36 Month                 | Starting at 6.49%  |
| 48 Month                 | Starting at 6.49% | 48 Month                 | Starting at 6.99%  |
| 60 Month                 | Starting at 6.74% | 60 Month                 | Starting at 7.24%  |
| 72 Month                 | Starting at 6.99% | 72 Month <sup>1</sup>    | Starting at 8.74%  |
| 120 Month <sup>1</sup>   | Starting at 8.99% | 120 Month <sup>1,2</sup> | Starting at 10.24% |

<sup>1</sup>The 120 month term is available for RV Loans only and requires a minimum of \$50,000 financed for new and \$50,000 financed for used. 72 month for RV and boat only.

<sup>2</sup>Used models 2014-2021 for RV only. For models 2013 and older contact KCT for rates.

## Personal Watercraft & Snowmobile

| 2022 Models & Newer |                   |
|---------------------|-------------------|
| Term                | APR               |
| 24 Month            | Starting at 7.99% |
| 36 Month            | Starting at 7.99% |
| 48 Month            | Starting at 8.74% |
| 60 Month            | Starting at 8.99% |
| 72 Month            | Starting at 9.24% |

For models 2021 and older contact KCT for rates.

## Student Choice Refinancing

| Term    | APR               |
|---------|-------------------|
| 5 Year  | Starting at 4.49% |
| 10 Year | Starting at 5.99% |
| 15 Year | Starting at 6.74% |

Variable rate loans available based on Prime Rate and spread. Contact KCT for rates.

## Specialty (Unsecured) Loans

|                 | Term (months) | APR                |
|-----------------|---------------|--------------------|
| Whatever Loan   | Up to 60      | Starting at 10.99% |
| Get Out of Debt | Up to 48      | Starting at 9.74%  |

The final rate you receive will be based upon your credit history. Rates are subject to change. APR = Annual Percentage Rate.

## Mortgage Rates Available Upon Request

KCT offers mortgage programs including

- Fixed Rate Loans
- Adjustable Rate Loans
- VA
- No Closing Cost Options
- Options for less than perfect credit
- First-Time Home Buyers Program
- Retained Servicing
- Refinancing Options
- USDA

### Fixed-rate Mortgages

- Fixed monthly payments for the life of the loan
- Available in 10, 15, 20 and 30 year terms
- Minimum down payment of 5%

### FHA Mortgages

- More relaxed credit requirements and a minimum down payment of 3.5%
- Available in 15 and 30 year terms

### Adjustable Rate Mortgages (ARMs)

- The rate changes during the life of the loan. ARMs usually offer a lower initial interest rate than fixed-rate.
- Available in 1/1, 3/1, 5/1, 7/1, and 10/1 ARMs

### First-time Home Buyer Program

- At least one borrower hasn't had ownership interest in a property in the last three years.
- Minimum down payment of 3%

For more information on choosing the right mortgage, call 847-741-3344.

## Home Equity Products

| Fixed Rate: 85% Loan to Value - First Lien Position* |                    | Fixed Rate: 85% Loan to Value - Second Lien Position* |                    |
|--|--------------------|---|--------------------|
| Term   | APR                | Term  | APR                |
| Up to 60 Months                                      | Starting at 8.25%  | Up to 60 Months                                       | Starting at 8.50%  |
| 61-84 Months   | Starting at 8.75%  | 61-84 Months  | Starting at 9.00%  |
| 85-120 Months  | Starting at 9.00%  | 85-120 Months   | Starting at 9.50%  |
| 121-180 Months                                       | Starting at 10.00% | 121-180 Months  | Starting at 10.50% |

\*\$10,000 Minimum for loan amount.

## Variable Lines of Credit: 85% Loan-to-Value

| Lien Position   | APR               | Calculation            |
|-----------------|-------------------|------------------------|
| First Position  | Starting at 8.25% | Prime Rate minus 0.25% |
| Second Position | Starting at 8.50% | Prime Rate             |

The Annual Percentage Rate for KCT's Home Equity Variable Lines of Credit may change quarterly on January 1st, April 1st, July 1st, and October 1st based upon the Prime Rate as reported by the Wall Street Journal, currently 8.50%. The floor for KCT's Home Equity Variable Lines of Credit is 3.00% APR, with a ceiling of 18.00% APR.

## Credit Cards

| Classic   | Platinum  | Signature Cash Back                           |
|---|---|---|
| 17.99% <sup>APR</sup> - 19.99% <sup>APR</sup> - 25.99% <sup>APR</sup> - 28.99% <sup>APR</sup> | 7.99% <sup>APR</sup> - 9.99% <sup>APR</sup> - 12.99% <sup>APR</sup> | 16.24% <sup>APR</sup> - 25.24% <sup>APR</sup> |

The Annual Percentage Rate for KCT's Visa Signature Cash Back Card may change quarterly on January 1st, April 1st, July 1st, and October 1st based upon the Prime Rate as reported by the Wall Street Journal, currently 8.50%. The floor for KCT's Visa Signature Cash Back Card is 10.99% APR, with a ceiling of 29.99% APR.