

MARINE BANKING SERVICES

Loan rates and terms

Loan rates and terms are for loans **\$25,000.** and over. Minimum down payment – **10% to 20%** of the total purchase price for new and used boat. Surveys may be required on used boats.

\$150,000 and over *** 6.99% fixed rate A tier**
20 yr. Max. term. Age of vessel may affect term.

\$100,000. to \$149,999. ***7.12% fixed rate A tier**
15 to 20 yrs. Max term. Age of vessel may affect rate.

\$50,000. to \$99,999. ***7.49% to 7.75% fixed rate A tier**
15 yrs. Max term. Age of vessel may affect rate.

\$25,000. to \$49,999. ***7.99% fixed rate A tier**

- Age of vessel may affect amortization and interest rate.
- Certain loan programs may have special requirements, including credit score
- Surveys may be required for boats older than 3 yrs. Or loans over \$100,000.
- We will arrange Coast Guard documentation and marine insurance.

“INTEREST ONLY LOANS FIRST 3 YRS.”

***REFINANCE* *PURCHASES ***

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In Florida: 800-709-5100
and most states
Not available in IL

**The above rates and terms are offered to qualified borrowers, based upon Lender parameters, subject to change at any time.*

Effective Sept. 12, 2008