



All loan rates shown below are quoted as Annual Percentage Rates (abbreviated APR). All consumer loans are calculated on a simple interest basis and carry no pre-payment penalties or pre-paid interest charges. All posted loan rates and terms are subject to change without notice. Pioneer Bank is an Equal Housing lender.

Loan rates are published at the lowest rates available. Your actual loan rate may vary from those published below. Your Annual Percentage Rate is determined by your individual credit rating score that is obtained from a credit reporting agency. Your interest rate, term and payment will be determined when we process your loan application. Rates and terms are subject to change without notice.

Most products require a minimum credit score of 640. Credit score of 700 required for more favorable interest rates and larger loan amounts

Loan Terms are offered in 12 month increments only, excluding CD secured loans

Used RV (Motorhome, Travel Trailer and Camper only) Loan	Term (months)	Rates as low as
New untitled models	60	7.34%
Only collateral titled in Texas	84	7.84%
Must be housed in Texas	96	8.09%
LTV = Lesser of 100% of purchase price or NADA "Used Trade-in" Value		

Unsecured Home Improvement Balloon Loan	Term (months)	Rates as low as
Owner occupied homesteaded residence only	36	5.34%
No mobile or homes on wheels		
Requires contract for improvements > \$10,000		

Unsecured Home Improvement Term Loan	Term (months)	Rates as low as
Owner occupied homesteaded residence only	36	7.24%
No mobile or homes on wheels	48	7.24%
Requires contract for improvements > \$10,000	60	7.74%
	120	5.84%
	180	6.09%

[Contact Local Branch \(www.pioneer.bank\)](http://www.pioneer.bank) with additional questions