



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

Effective: 7/19/2021

<b>Personal Unsecured Loan</b>	<b>Term (months)</b>	<b>APR as low as</b>
Personal purpose only	36	10.09%
No more than one application every 6 months	48	10.34%
Maximum term of 12 months for purpose of vacation or to pay taxes	60	10.59%
Income verification may be required		

<b>Unsecured Line of Credit</b>	<b>Term (months)</b>	<b>APR as low as</b>
Personal purpose only	12	9.34%
Monthly payments equal 3% of outstanding balance		
Income verification required		

<b>CD Secured Term Loan and Line of Credit</b>		<b>APR as low as</b>
Personal Purpose Only	<b>CD Rate plus</b>	2.65%
Secured by a Pioneer CD only		
CD term must match or be longer than loan term		

<b>New Auto Loan</b>	<b>Term (months)</b>	<b>APR as low as</b>
New untitled models with < 5,000 miles	60	4.09%
Only vehicles titled in Texas are acceptable	72	4.34%
LTV = 100% of Purchase price, excluding TTL	84	4.59%

<b>New Boat Loan</b>	<b>Term (months)</b>	<b>APR as low as</b>
New untitled models	60	6.09%
Only collateral titled in Texas	72	6.34%
Must be docked or housed in Texas	84	6.59%
Must include motor and trailer		
No kit boats		
LTV = 100% of Purchase price, excluding TTL		



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<b>New Motorcycle, ATVs and Personal Watercraft Loan</b>	<b>Term (months)</b>	<b>APR as low as</b>
New untitled models	48	6.34%
Only collateral titled in Texas	60	6.59%
Must be housed in Texas	84	7.09%
LTV = 100% of Purchase price, excluding TTL		

<b>New RV (Motorhome, Travel Trailer and Camper only) Loan</b>	<b>Term (months)</b>	<b>APR as low as</b>
New untitled models	60	6.09%
Only collateral titled in Texas	84	6.59%
Must be housed in Texas	96	6.84%
LTV = 100% of Purchase price, excluding TTL		

<b>Used Auto Loan</b>	<b>Term (months)</b>	<b>APR as low as</b>
May be purchased from a dealership, individual or a cash out refinance	24	6.09%
Customer pays fees; may include in loan amount if w/i LTV guidelines	36	6.34%
LTV = Lesser of 100% pf Purchase price or NADA Average Trade-in-Value	48	6.59%
Add .50% to rate for each year of age over 6, up to 10 years max age	60	6.84%

<b>Used Boat Loan</b>	<b>Term (months)</b>	<b>APR as low as</b>
Maximum boat, motor and trailer age of 10 years	48	7.09%
Only collateral titled in Texas	60	7.34%
No kit boats	84	7.84%
LTV = Lesser of 100% of purchase price or NADA "Used Trade-in" Value		

<b>Used Motorcycle, ATV and Personal Watercraft Loan</b>	<b>Term (months)</b>	<b>APR as low as</b>
Maximum collateral age of 10 years	48	7.59%
Only collateral titled in Texas	60	7.84%
Must be housed in Texas	84	8.34%
LTV = Lesser of 100% of purchase price or NADA "Used Trade-in" Value		



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

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

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

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