



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

| Personal Unsecured Loan | Term (months) | Rates as low as |
|---|----------------------|------------------------|
| 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 | | |

| Unsecured Line of Credit | Term (months) | Rates as low as |
|--|----------------------|------------------------|
| Personal purpose only | 12 | 9.34% |
| Monthly payments equal 3% of outstanding balance | | |
| Income verification required | | |

| CD Secured Term Loan and Line of Credit | | Rates as low as |
|--|---------------------|------------------------|
| Personal Purpose Only | CD Rate plus | 2.65% |
| Secured by a Pioneer CD only | | |
| CD term must match or be longer than loan term | | |

| New Auto Loan | Term (months) | Rates as low as |
|--|----------------------|------------------------|
| 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% |

| New Boat Loan | Term (months) | Rates as low as |
|---|----------------------|------------------------|
| 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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| New Motorcycle, ATVs and Personal Watercraft Loan | Term (months) | Rates as low as |
|--|----------------------|------------------------|
| 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 | | |

| New RV (Motorhome, Travel Trailer and Camper only) Loan | Term (months) | Rates as low as |
|--|----------------------|------------------------|
| 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 | | |

| Used Auto Loan | Term (months) | Rates as low as |
|--|----------------------|------------------------|
| 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% |

| Used Boat Loan | Term (months) | Rates as low as |
|--|----------------------|------------------------|
| 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 | | |

| Used Motorcycle, ATV and Personal Watercraft Loan | Term (months) | Rates as low as |
|--|----------------------|------------------------|
| 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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| 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