

## RATE & LOAN MATRIX

<b>AUTOMOBILES</b>				
<b>Cars, SUVs, minivans, compact trucks</b> - Class 1 (Ford Ranger, Chevrolet Colorado, GMC Canyon) / GVWR up to 6,000 lbs.				
<b>Light-duty, full-size trucks (up to 1 ton)</b> - Class 2 (Ford F-150/250, Chevrolet 1500/2500, GMC 1500/2500, Dodge Ram 1500/2500), Class 3 (Ford F350, Chevrolet 3500, GMC 3500, Dodge Ram 3500) / GVWR 6,001 - 14,000 lbs. (excludes specialized/modified; see <i>Equipment</i> )				
Terms	APR as low as <sup>1</sup>			Minimum to Finance \$5,000 for 36 mo. <\$10K: Add 2.00% to rate
	Model Year			
	New - 2024	2023 - 2020	2019 - 2015	
12 - 36 months	<b>5.59%</b>	<b>6.19%</b>	<b>6.79%</b>	\$10,000
37 - 60 months	<b>5.49%</b>	<b>6.09%</b>	<b>6.69%</b>	\$10,000
61 - 75 months	<b>5.89%</b>	<b>6.29%</b>	<b>6.79%</b>	\$15,000
76 - 84 months <sup>2</sup>	<b>6.59%</b>	<b>7.09%</b>	<b>7.59%</b>	\$20,000

<b>EQUIPMENT</b>				
<b>Equipment</b> (farm or lawn equipment, implements, forklifts, skid steers, dozers), <b>trailers</b> (without living quarters), <b>machinery</b>				
<b>Medium-duty, full-size trucks (1½ - 2 ton)</b> - Class 4 (Ford F-450, Ford E-450, GMC 4500, Dodge Ram 4500), Class 5 (Ford F-550, GMC 5500, Dodge Ram 5500), Class 6 (Ford F-650, Chevrolet Kodiak C6500, GMC International Durastar) / GVWR 14,001 - 26,000 lbs.				
<b>Heavy-duty [HD] trucks (2½ ton &amp; over)</b> - Class 7 & above (Ford F-750, GMC C7500, Freightliner Cascadia, semi-trailer, 18-wheeler) / GVWR 26,001 lbs. & above				
<b>Specialized / modified collateral</b> - Flat bed, service bed, utility bed, cargo van, etc. (includes light-duty, full size, medium-duty, and HD trucks)				
Terms	APR as low as <sup>1</sup>			Minimum to Finance \$5,000 for 36 mo. <\$10K: Add 2.00% to rate
	Model Year			
	New - 2024	2023 - 2020	2019 - 2015	
12 - 36 months	<b>7.09%</b>	<b>7.39%</b>	<b>8.39%</b>	\$10,000
37 - 60 months	<b>7.39%</b>	<b>7.69%</b>	<b>8.29%</b>	\$15,000
61 - 75 months <sup>2</sup>	<b>7.39%</b>	<b>7.69%</b>	<b>8.39%</b>	\$20,000
76 - 84 months <sup>2</sup>	<b>8.39%</b>	<b>8.69%</b>	<b>9.39%</b>	\$35,000

Equipment, MDT & HDT require 10% down payment for collateral 2020 or newer and 15% down payment for collateral 2015 to 2019.

<b>MOTORCYCLES</b>				
<b>Motorcycles, sport bikes, scooters, mopeds</b>				
Terms	APR as low as <sup>1</sup>			Minimum to Finance \$5,000 for 36 mo. <\$10K: Add 2.00% to rate
	Model Year			
	New - 2024	2023 - 2020	2019 - 2015	
12 - 36 months	<b>7.99%</b>	<b>8.29%</b>	<b>8.59%</b>	\$10,000
37 - 60 months	<b>7.89%</b>	<b>8.19%</b>	<b>8.49%</b>	\$10,000
61 - 72 months <sup>2</sup>	<b>7.99%</b>	<b>8.29%</b>	<b>8.59%</b>	\$15,000

<b>Required Rate Adjustments</b>		
Mileage > 125k	2.00% added to rate	(maximum mileage = 150k)
Loans < \$10,000	2.00% added to rate	(minimum loan amount = \$5,000)

<b>BOATS</b>		
<b>Boats, motors, boat trailers</b> (excludes commercial boats, yachts, & ships)		
Financed Amount	Maximum Term 12-month minimum	APR as low as <sup>1</sup>
		Quoted with 20% Down Payment
\$150,000 and over	240 months	<b>6.89%</b>
\$100,000 - 149,999	240 months	<b>7.09%</b>
\$50,000 - 99,999	180 months	<b>7.39%</b>
\$25,000 - 49,999	180 months	<b>7.89%</b>
\$10,000 - 24,999	144 months	<b>7.99%</b>
\$5,000 - 9,999	72 months	<b>11.39%</b>

Certain terms and/or higher LTV may result in a higher APR.  
Boat Loan To Value [LTV] - Maximum 110% for credit 700 and above.  
Maximum collateral value = \$600k  
Boat loans ≥ \$150,000 require marine survey and US Coast Guard registration - paid by borrower(s).  
Boats > 10 years old require 20% down payment (max 80% LTV)

<b>RECREATIONAL VEHICLES [RV]</b>			
<b>Motorhomes, campers and camper vans, travel trailers, fifth wheels, horse trailers with living quarters</b> (excludes truck campers & park models)			
Financed Amount <\$10K: Add 2.00% to rate	Maximum Term 12-month minimum		APR as low as <sup>1</sup>
	New - 2024	2023 - 2015	Quoted with 20% Down Payment
\$150,000 - 250,000	180 months	144 months	<b>8.29%</b>
\$100,000 - 149,999	180 months	144 months	<b>8.49%</b>
\$50,000 - 99,999	180 months	144 months	<b>8.99%</b>
\$25,000 - 49,999	144 months	72 months	<b>9.39%</b>
\$15,000 - 24,999	144 months	72 months	<b>9.29%</b>
\$7,500 - 14,999	72 months	60 months	<b>12.29%</b>

Certain terms and/or higher LTV may result in a higher APR.  
RV Loan To Value [LTV] - Maximum 110% for credit 700 and above.  
Maximum collateral value = \$600k

<b>Required Rate Adjustments</b>		
Collateral Year	2023 - 2020	0.25% added to rate
	2019 - 2015	0.50% added to rate

<b>POWERSPORTS</b>				
<b>ATVs, UTVs, off-road (dirt) bikes, golf carts, snowmobiles, personal watercraft [PWC]</b>				
Terms	APR as low as <sup>1</sup>			Minimum to Finance
	Model Year			\$5,000 for 36 mo. \$7,500 for 60 mo. <\$10K: Add 2.00% to rate
	New - 2024	2023 - 2020	2019 - 2015	
12 - 36 months	<b>9.69%</b>	<b>9.99%</b>	<b>10.39%</b>	\$10,000
37 - 60 months	<b>9.69%</b>	<b>9.99%</b>	<b>10.39%</b>	\$10,000
61 - 72 months	<b>9.69%</b>	<b>9.99%</b>	<b>NA</b>	\$15,000

<b>Guaranteed Asset Protection [GAP]</b>
Helps cover the vehicle if totaled: Insurance pays for the value + GAP covers the difference.
Cancellation can be done within 60 days, verbally or via form. Reimbursement is applied to principle payment.

<b>Major Mechanical Protection [MMP]</b>
Only available for automobile collateral types - cars, SUVs, vans, and trucks. Not available in all states.
Cost varies based on VIN, mileage, and coverage. Can be canceled anytime; reimbursement will be prorated.

<sup>1</sup> Rates disclosed as Annual Percentage Rate [APR]. Rate may vary based on the amount financed, term, first payment, collateral value and/or age, and mileage. Final APR may differ from the loan interest rate due to additional fees (such as a loan documentation fee) which may be applicable. Based upon credit qualification and value of the collateral, a down payment may be required. Rates advertised are for Farm Bureau members, agent-referred, and returning Farm Bureau Bank customers; non-member rates may be 1.50% higher than posted rates and non-member application fees may apply. Farm Bureau Bank does not finance vehicles with mileage over 150k, totaled, reconditioned, refurbished or salvaged collateral. Existing Farm Bureau Bank loans are excluded from this offer. The minimum loan amount is \$5,000. If loan is paid off early, a penalty may be assessed. Additional documents may be required for consideration. Payment options may vary based on amount to finance and/or collateral. **Rate approvals are valid for 30 days from date of application.**

<sup>2</sup> Extended terms must meet credit and collateral age qualifications. Max Term + Model Year (2015 or newer) must be ≤ 15 years. This excludes boats.

**Payment Examples:**

Auto Loan - For a \$20,075 loan on a new auto with a 36-month term, 45-day first payment date, and 5.59% APR, the monthly payment will be \$606.02.

Boat Loan - For a \$75,150 loan on a boat with a 180-month term, 45-day first payment date, and 7.39% APR, the monthly payment will be \$692.72.

RV Loan - For a \$60,075 loan on a new RV with a 180-month term, 45-day first payment date, and 8.99% APR, the monthly payment will be \$610.24.

<b>Date Conversion</b>					
12 months =	1 year	24 months =	2 years	36 months =	3 years
48 months =	4 years	60 months =	5 years	72 months =	6 years
84 months =	7 years	96 months =	8 years	108 months =	9 years
120 months =	10 years	132 months =	11 years	144 months =	12 years
156 months =	13 years	168 months =	14 years	180 months =	15 years
192 months =	16 years	204 months =	17 years	216 months =	18 years
228 months =	19 years	240 months =	20 years		