



CITIZENS STATE BANK

INSTALLMENT LOAN PROGRAM

EFFECTIVE RATES & TERMS AS OF AUGUST 29, 2016
METAL BUILDINGS

RISK BASED PRICING PROGRAM

APR	9.95	12.95	15.95	17.95
Credit Score	720 - 850	690 - 719	660 - 689	630 - 659
Debt to Income	0-55	0 - 55	0 - 50	0 - 50
Maximum Loan Amount	\$25,000	\$15,000	\$10,000	\$7,500
Required Down Payment	10%	10%	10%	10%
Maximum Term	See Guidelines	See Guidelines	See Guidelines	See Guidelines

MONTHLY TERM GUIDELINES FOR BASIC PROGRAM

Months	24 - 48	24 - 60	24 - 72
Loan Amount	\$1,000 - \$2,500	\$2,501 - \$6,500	\$6,501 - \$25,000

0.00% INTEREST PROMOTIONAL OPTIONS

3 MONTHS NO INTEREST OPTION WITH REGULAR PAYMENTS – 1.00% DEALER FEE

6 MONTHS NO INTEREST OPTION WITH REGULAR PAYMENTS – 4.00% DEALER FEE

12 MONTHS NO INTEREST OPTION WITH REGULAR PAYMENTS – 6.00% DEALER FEE

APR	12.95	17.95
Credit Score	690 - 850	630 - 689
Debt to Income	0-55	0 - 55
Maximum Loan Amount	\$25,000	\$10,000
Required Down Payment	10%	10%
Maximum Term	See Guidelines	See Guidelines

OFFERED THROUGH CITIZENS STATE BANK