



RATES

CONSUMER LENDING

Quail Creek Bank, N.A.
 12201 North May Avenue
 Oklahoma City, Oklahoma 73120

All rates are subject to change, and quoted below for your convenience.

Vehicles		With QCB Account Debit		Without QCB Account Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New: 2020 - 2019	72 Months	4.74%	5.058%	5.74%	6.062%
2020 - 2019	60 Months	4.24%	4.615%	5.24%	5.618%
2020 - 2019	48 months	3.99%	4.451%	4.99%	5.455%
2020 - 2019	Up to 36 months	3.74%	4.346%	4.74%	5.349%
Used: 2020 - 2018	Up to 60 months	4.49%	4.867%	5.49%	5.871%
2017 - 2016	Up to 48 months	4.24%	4.703%	5.24%	5.706%
2015 - 2014	Up to 36 months	3.99%	4.597%	4.99%	5.602%
2013 and older	Up to 24 months	5.00%	5.896%	6.00%	6.900%

72-month term allowed only on "new" vehicle loans with a purchase price of \$40,000.00 or greater. The 72-month term loans are required to have a minimum 5% down payment. Subject to standard credit requirements.

Boats, Watercraft, R.V.'s		With QCB Account Debit		Without QCB Account Debit	
Year Model	Term	Rate*	A.P.R.*	Rate	A.P.R.
New : 2019-2018	84 months (\$15,000 min)	8.49%	8.729%	9.49%	9.733%
2019-2018	72 months (\$10,000 min)	8.49%	8.765%	9.49%	9.769%
2019-2018	60 months or less	5.99%	6.304%	6.99%	7.306%
Used boats to 2011	48 months or less	5.99%	6.375%	6.99%	7.378%

ALL Rates quoted above are available on loans set on auto-debit from a Quail Creek Bank account with regular deposits or established account open for 6 months.

Add 1.00% to all rates on loans **without** auto debit from a QCB account.

Debt/Income Guideline: 38-42% of gross income to total debt

***APR (Annual Percentage Rate) calculations:**

Each consumer loan has a \$75.00 loan fee and an \$16.50 V.S.I. (Vendors Single Insurance) fee, which are considered finance charges and are reflected in the APR Rates shown.

Interest rates and annual percentage rates are current as of **November 27, 2019**.