



## Consumer Loan Rates Effective January 2, 2010

[www.TruStoneFinancial.org](http://www.TruStoneFinancial.org)

### Cars, Trucks, Vans, Motorcycles

Fixed Rate Loan as low as **3.99%APR**

NEW & USED

Includes Purchases and Refinances from other Lenders.

Rates range from 3.99%APR To 13.36%APR

\* The actual rate is based on evaluation of the applicant's credit and payment history, the length of the repayment period and the vehicle's model year. Other terms and conditions may apply. This rate includes a .25% reduction for electronic loan repayment.

### Boats, Motor, Trailer & RVs

Fixed Rate Loan as low as **3.99%APR**

NEW & USED

Includes Purchases and Refinances from other Lenders.

Rates range from 3.99%APR To 15.55%APR

\* The actual rate is based on evaluation of the applicant's credit and payment history, the length of the repayment period and the vehicle's model year. Other terms and conditions may apply. This rate includes a .25% reduction for electronic loan repayment.

### Lines of Credit & Personal Loans

Fixed Rate Loan As low as **9.90%APR**

Rates range from 9.90%APR To 17.90%APR

\* The actual rate is based on an evaluation of the applicant's credit and payment history. The loan amount is based on an evaluation of the applicant's credit and payment history, income and length of employment. Other terms and conditions may apply.

APR = Annual Percentage Rate. All loans subject to credit approval.

### Student Loans

TruStone Financial provides access to Federal Stafford Student Loans, Federal Supplemental Loans for Students and Federal Parent Loans for Undergraduate Students.

Call for details (800) 236-6600  
Lender Code – 824461

All loans are guaranteed and serviced by Great Lakes Higher Education Corporation. Stop by your school's financial aid office or call the number listed above.

### Share (Savings) Secured Loans

Variable Rate **2.75%APR**

This is 2% over the Share Savings dividend rate.

### Certificate Secured Loans

2% over the current earning dividend rate, rounded up to the nearest quarter of a percent. Loan term cannot exceed maturity date of certificate.

All rates are subject to change without notice. For additional information, or to apply, contact us at 763.544.1517 or 800.862.1998, or on our website [www.TruStoneFinancial.org](http://www.TruStoneFinancial.org).

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.