



322 West State Street
 Ithaca, NY 14850
 Phone: 607-272-8567
 Fax: 607-273-0941

AUTO LOANS:

NEW (less than 20K miles)

TERM:	RATE:
1-36 MONTHS	2.90%
37-48 MONTHS	3.40%
49-60 MONTHS	3.90%
61-72 MONTHS (Over 20K)	4.40%
73-84 MONTHS (Over 30K)	4.90%

USED (more than 20K miles back to 2005)

TERM:	RATE:
1-36 MONTHS	4.50%
37-48 MONTHS	5.00%
49-60 MONTHS	5.50%
61-72 MONTHS	5.75%

**** We will finance up to \$1,200.00 over NADA Retail Value for vehicles 2004 and newer.****
 (Rate will be increased by 1%.)

Vehicles older than 2004

We will finance up to 80 % of Book Retail Value.
 Unsecured rates and terms apply.
Maximum loan amount \$15,000.00.
 Vehicle must be used as collateral (collision coverage required)

CLASSIC: (1949-1989)

TERM:	RATE:
1-24 MONTHS	6.25%
25-36 MONTHS	6.75%
37-48 MONTHS	7.25%

MOTORCYCLE/BOAT/RV LOANS

NEW (or one year old)

TERM:	RATE:
1-36 MONTHS	4.50%
37-48 MONTHS	4.90%
49-60 MONTHS (over 10K)	5.40%
61-84 MONTHS (over 20K)	5.90%
85-120 MONTHS (over 30K)	6.40%
121-180 MONTHS (over 40K)	6.90%
181-240 MONTHS (over 45K)	7.90%

Used (older than 1 year)

TERM:	RATE:
1-36 MONTHS	4.90%
37-48 MONTHS	5.40%
49-60 MONTHS (over 10K)	5.90%
61-84 MONTHS (over 20K)	6.40%
85-120 MONTHS (over 30K)	6.90%
121-180 MONTHS (over 40K)	7.90%
181-240 MONTHS (over 45K)	8.90%

****FARM/EQUIPMENT TERMS/RATES ARE SAME AS USED

RECREATIONAL****

UNSECURED (PERSONAL WITH NO COLLATERAL) *MAXIMUM LOAN**

\$15,000.00****

TERM:	RATE:
1-12 MONTHS	6.40%
13-24 MONTHS	7.90%
25-36 MONTHS	9.40%
37-48 MONTHS	10.90%
49-60 MONTHS	11.90%

RATES EFFECTIVE: February 25, 2013