

VARIABLE RATE SPECIAL

Effective May 1, 2016

2.89%

Prime - .61%

Why Choose a Variable Rate?

- Currently, our variable rate is 1.25% lower than our 5 year fixed rate
- Almost 50% of the interest on a 3 year note is paid in the first year
- Fed typically changes rates in .25% increments, it would take 5 consecutive .25% rate increases just to get to our current fixed rate
- Variable rates can be converted to a fixed rate at any time
- All new and used equipment over \$10,000 can be financed at this rate