First National Bank

CONSUMER LOAN RATES

Updated: October 1, 2026

Home Equity Products

Type - Primary/Secondary	Maximum Term (Months)	Payment By Auto Deduction Rate	Payment By Auto Deduction Annual Percentage Rate	Payment By Auto Deduction Payment Per $1000 Financed	Payment By Coupon/Bill Rate	Payment By Coupon/Bill Annual Percentage Rate	Payment By Coupon/Bill Payment Per $1000 Financed
Home Equity Installment Loan	60	7.50%	7.837%	$20.04	7.750%	8.087%	$20.16
Junior Lien Filing	120	7.75%	7.932%	$12.00	8.000%	8.183%	$12.13
	180	8.00%	8.132%	$9.56	8.250%	8.383%	$9.70
	240	8.25%	8.358%	$8.52	8.500%	8.609%	$8.68
Home Equity Installment Loan	60	7.25%	7.586%	$19.92	7.500%	7.837%	$20.04
First Lien Filing	120	7.50%	7.682%	$11.87	7.750%	7.932%	$12.00
Home Equity Line of Credit	240	Option not Available			7.000%	7.000%	varies

Type - Investment	Maximum Term (Months)	Payment By Auto Deduction Rate	Payment By Auto Deduction Annual Percentage Rate	Payment By Auto Deduction Payment Per $1000 Financed	Payment By Coupon/Bill Rate	Payment By Coupon/Bill Annual Percentage Rate	Payment By Coupon/Bill Payment Per $1000 Financed
Home Equity Installment Loan	60	8.25%	8.589%	$20.40	8.500%	8.840%	$20.52
Junior Lien Filing	120	8.50%	8.685%	$12.40	8.750%	8.936%	$12.53
	180	8.75%	8.885%	$9.99	9.000%	9.136%	$10.14
	240	9.00%	9.112%	$9.00	9.250%	9.363%	$9.16
Home Equity Installment Loan	60	8.00%	8.338%	$20.28	8.250%	8.589%	$20.40
First Lien Filing	120	8.25%	8.434%	$12.27	8.500%	8.685%	FALSE
Home Equity Line of Credit	240	Option not Available			8.000%	8.000%	varies

Loan Program Notes: All Home Equity Loans are subject to a Document Preparation Fee of $199.00. Borrowers are required to pay certain additional fees to third parties such as appraisers, flood services, and title search providers. Hazard insurance is required on the subject property and flood insurance may be required. Escrow service for real estate taxes and insurance is not provided. Maximum CLTV is 80% for primary residences and second homes, and may be less if appraisal is not obtained or if First National Bank is not the primary lienholder; Investment Properties are not eligible. Home Equity Installment Loans filed in first position are limited to a maximum loan amount of $35,000.00. Home Equity Line of Credit APR is based upon Prime Rate as found in the Money Rate section of the Wall Street Journal plus a margin of 0%; the maximum APR is 18.00% . Home Equity Line of Credit has a draw period of 60 months, followed by a repayment phase of 180 months. Payments of interest only are made on any outstanding balance during the draw period; payments consist of interest plus a fixed principal amount during the repayment phase. Rates and Terms are subject to change without notice. All loans are subject to credit approval under the underwriting guidelines of First National Bank.

Installment Loans

	Maximum Term (Months)	Payment By Auto Deduction Interest Rate	Payment By Auto Deduction Annual Percentage Rate	Payment By Auto Deduction Payment Per $1000 Financed	Payment By Coupon Interest Rate	Payment By Coupon Annual Percentage Rate	Payment By Coupon Payment Per $1000 Financed
Automobiles (10% Down Payment)							
New - Current & Prior Model Year	72	7.99%	8.303%	$17.53	8.49%	8.805%	$17.77
Used - Current & Prior Model Year	72	8.49%	8.805%	$17.77	8.99%	9.631%	$18.02
Used 2-3 Model Years Old	60	8.99%	9.361%	$20.75	9.49%	9.947%	$21.00
Used 4-5 Model Years Old	48	9.49%	9.947%	$25.12	9.99%	10.288%	$25.36
Used 6+ Model Years Old	36	12.49%	12.972%	$33.45	12.99%	13.473%	$33.69
Recreational Boats, New or Used, Power or Sail, FPSM or UCC (20% Down Payment)							
< $9,999	60	9.99%	10.733%	$21.24	10.49%	11.237%	$21.49
$10,000 - $24,999	84	8.49%	9.500%	$15.83	8.99%	9.209%	$16.08
$25,000 - $50,000	120	8.49%	8.940%	$12.39	8.99%	9.071%	$12.66
$50,000 +	180	8.49%	8.890%	$9.84	8.99%	9.019%	$10.14
Personal Unsecured							
	48	14.00%	14.543%	$27.33	14.50%	15.045%	$27.58
Recreational Vehicles - Large (Motor Homes, Travel Trailers, New Motorcycles > $10,000) (20% Down Payment)							
10% DP on qualified Motorcycles	60	8.49%	9.900%	$20.51	8.99%	10.390%	$20.75
No Motorcycles	120	9.49%	10.600%	$12.93	9.99%	11.090%	$13.21
Recreational Vehicles - Small (Snowmobiles, ATVs, Jet Skis, all other Motorcycles) (10% Down Payment)							
	48	10.49%	13.470%	$25.60	10.99%	13.950%	$25.84
Home Improvement (Unsecured, $10,000 Maximum, Provide Estimates On Work To Be Done)							
	60	8.49%	8.916%	$20.27	8.99%	9.416%	$20.51
Savings/CD Secured (up to 100% LTV)							
	60	6.49%	6.905%	$19.56	6.99%	7.410%	$19.80

Loan Program Notes: All Installment Loans are subject to a Document Preparation Fee of $99.00. Additional fees related to collateral perfection may also apply for certain loan types. Rates and Terms are subject to change without notice. All loans are subject to credit approval under the underwriting guidelines of First National Bank.

Other Consumer Credit

Type	Maximum Term (Months)	Rate Type	Interest Rate	Annual Percentage Rate	Minimum Payment
Executive Line of Credit Secured	Demand	Variable	Prime + 0%	7.000%	varies
Unsecured	Demand	Variable	Prime + 2%	9.000%	varies
Overdraft Protection	Open End	Fixed	16.00%	16.000%	$25.00 Min.
Secured Time Note Savings Account	12 Months	Fixed @ Savings Rate + 3.00%	Call for Quote		Principal &
Certificate of Deposit	12 Months	Fixed @ CD Rate + 3.00%	Call for Quote		Interest Due
Stock/Bond	12 Months	Variable	Prime + 0.00%	7.000%	At Note
Unsecured Time Note	6 Months	Fixed	12.00%	12.100%	Maturity

Loan Program Notes: Executive Line of Credit and Time Notes are subject to a Document Preparation Fee of $99.00. APR for variable rate loans are based upon the Prime Rate as found in the Money Rate section of the Wall Street plus the margin shown. Minimum monthly payment for Executive Line of Credit is Interest Only based upon any outstanding balance. Time Notes require Interest Only payment(s) on a Monthly or Quarterly basis. Overdraft Protection has an annual fee of $35.00; Overdraft Protection Monthly Payment is 5% of the balance outstanding, minimum $25.00. Rates and Terms are subject to change without notice. All loans are subject to credit approval under the underwriting guidelines of First National Bank.