

Personal Loan Rates

Current As Of May 01, 2024

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Vehicle Rates	Maximum Term	Payment on \$10,000 Loan	Interest Rate as low as	APR* as low as
2024 - New Model	84 Months	\$154.51	7.250%	7.557%
2024-2021	72 Months	\$173.74	7.125%	7.478%
2024-2021	60 Months	\$202.28	7.250%	7.667%
2020-2018	60 Months	\$203.49	7.500%	7.918%
2017 or older	48 Months	\$253.91	9.250%	9.771%
Marine/RV Rates				
2024-2021	120 Months	\$129.33	9.125%	9.358%
2024-2021	96 Months	\$148.77	9.000%	9.280%
2024-2021	72 Months	\$183.05	9.000%	9.360%
2020-2018	60 Months	\$210.80	9.000%	9.424%
2017-2014	48 Months	\$252.71	9.000%	9.520%
2013 or Older	36 Months	\$323.52	9.125%	9.803%
Other Consumer Loans				
Motorcycle / ATV - New Model	84 Months	\$163.38	9.000%	9.314%
Motorcycle / ATV	60 Months	\$210.80	9.000%	9.424%
Lawn & Garden - New Model	84 Months	\$163.38	9.000%	9.314%
Lawn & Garden Equipment	60 Months	\$210.80	9.000%	9.424%
Unsecured Personal Loans				
Personal Loan	60 Months	\$212.12	9.500%	9.928%
Home Improvement	180 Months	\$107.00	9.750%	9.924%

*Annual Percentage Rate (APR) is based on a \$10,000 loan with a \$140 loan fee. Loans subject to terms & credit approval. Loan to Value (LTV) restrictions may apply. Rates effective as of 05/01/2024 and are subject to change without notice.

A 1/4% rate reduction is available with automatic deduction from an LCNB account as documented on a Preferred Rate Addendum.

Loan applications are generally limited to residents of LCNB National Bank's primary service area consisting of select counties within Ohio, Indiana and Kentucky.