

Personal Loan Rates

Current As Of May 16, 2025

Apply Online from your PC or Mobile Device, or Speak with an LCNB Banker Today

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Vehicle Rates	Maximum Term	Payment on \$10,000 Loan	Interest Rate as low as	APR* as low as
2025 - New Model	84 Months	\$152.03	6.750%	7.055%
2025-2022	72 Months	\$171.31	6.625%	6.976%
2025-2022	60 Months	\$198.69	6.500%	6.914%
2021-2019	60 Months	\$199.89	6.750%	7.165%
2018 or older	48 Months	\$249.70	8.375%	8.892%
Marine/RV Rates				
2025-2022	120 Months	\$128.64	9.000%	9.232%
2025-2022	96 Months	\$147.46	8.750%	9.029%
2025-2022	72 Months	\$180.54	8.500%	8.858%
2021-2019	60 Months	\$208.35	8.500%	8.922%
2018-2015	48 Months	\$249.70	8.375%	8.892%
2014 or Older	36 Months	\$319.98	8.375%	9.050%
Other Consumer Loans				
Motorcycle / ATV - New Model	84 Months	\$161.46	8.625%	8.938%
Motorcycle / ATV	60 Months	\$208.35	8.500%	8.922%
Lawn & Garden - New Model	84 Months	\$161.46	8.625%	8.938%
Lawn & Garden Equipment	60 Months	\$208.35	8.500%	8.922%
Unsecured Personal Loans				
Personal Loan	60 Months	\$209.66	9.000%	9.426%
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 05/16/2025 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.