

Personal Loan Rates

Current As Of March 12, 2024

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
2024 - New Model	84 Months	\$155.76	7.500%	7.808%
2024-2021	72 Months	\$174.97	7.375%	7.729%
2024-2021	60 Months	\$203.49	7.500%	7.918%
2020-2018	60 Months	\$204.69	7.750%	8.169%
2017 or older	48 Months	\$255.13	9.500%	10.022%
Marine/RV Rates				
2024-2021	120 Months	\$130.71	9.375%	9.609%
2024-2021	96 Months	\$150.09	9.250%	9.531%
2024-2021	72 Months	\$184.31	9.250%	9.611%
2020-2018	60 Months	\$212.04	9.250%	9.675%
2017-2014	48 Months	\$253.91	9.250%	9.771%
2013 or Older	36 Months	\$325.29	9.500%	10.179%
Other Consumer Loans				
Motorcycle / ATV - New Model	84 Months	\$164.68	9.250%	9.565%
Motorcycle / ATV	60 Months	\$212.04	9.250%	9.675%
Lawn & Garden - New Model	84 Months	\$164.68	9.250%	9.565%
Lawn & Garden Equipment	60 Months	\$212.04	9.250%	9.675%
Unsecured Personal Loans				
Personal Loan	60 Months	\$213.35	9.750%	10.180%
Home Improvement	180 Months	\$109.31	10.125%	10.301%

*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 03/12/2024 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.