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Guaranty Bank 

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| Auto/Motorcycle/Boat/RV Model Year | Term of Loan | Loyalty Rate | Loyalty APR* | Basic Rate | Basic APR* |
|---------------------------------------|-----------------|--|--------------|-------------------------------------|------------|
| | | with Guaranty Bank account automatic payments as low as | | without automatic payment as low as | |
| 2017 – 2019 | up to 60 months | 3.49% | 3.77% | 3.99% | 4.27% |
| 2014 – 2016 | up to 48 months | 4.99% | 5.34% | 5.49% | 5.85% |
| 2011 – 2013 | up to 36 months | 6.99% | 7.46% | 7.49% | 7.97% |
| 2009 – 2010 | up to 24 months | 7.99% | 8.69% | 8.49% | 9.19% |

*Annual Percentage Rate (APR). The APR is based on a \$15,000 loan with the maximum term available for the model year. Example of the Basic Program with automatic payment - \$15,000 loan, 2017 model year, an interest rate of 3.99% with 60 monthly payments of \$276.22. Loans are for qualified borrowers. Must be 18 years or older to apply. Maximum loan amount of \$150,000. The advertised Loyalty APR is available for loans with an automatic loan payment from a Guaranty Bank deposit account. The advertised Basic APR is available for loans without an automatic loan payment, but an additional .25% will be deducted from the advertised Basic APR if an automatic loan payment is made from a non-Guaranty Bank deposit account. Termination of the automatic payment will result in a rate increase specific to the loan program. All loans are subject to a \$100 loan fee and a filing fee. Rates are subject to change without notice. Rates as of Jan. 1, 2019.