

Auto Rates				
<i>Year</i>	<i>Term</i>	<i>Rates as low as</i>	<i>APR as low as</i>	<i>Payment Amount</i>
2011 - 2012 New and Used	72 Months	4.54%	5.15%	\$242.81
	60 Months	4.09%	4.81%	\$281.99
	48 Months	3.74%	4.63%	\$343.18
2009 - 2010	60 Months	4.74%	5.47%	\$286.52
	48 Months	4.34%	5.06%	\$283.72
2007 - 2008	48 Months	5.54%	6.44%	\$355.59
	36 Months	5.24%	6.42%	\$459.54
2005 - 2006	48 Months	6.29%	7.20%	\$360.85
	36 Months	6.04%	7.23%	\$465.07
2004 and older	36 Months	7.04%	8.23%	\$472.04

Rates effective as of May 23, 2012. Subject to application and credit approval. Rates available for terms up to 72 months and for \$2,500 or more. Rates subject to meeting certain underwriting criteria. Your rate may be different depending on credit history. Rates displayed reflect a .25% discount for optional automatic payments from a State Bank deposit account. APR's are based upon a total documentation fee of \$249.00, \$15 VSI fee and \$15 vehicle lien filing fee added to a loan in the amount of \$15,000 financed at the terms stated above. Example: Borrow \$15,000 for 60 months at 4.74% yields 60 payments of \$286.52. Loan to value can vary from 100% - 120% of retail value based on your credit rating and whether the automobile is a purchase or refinance.