

# Personal Loan Rates

*Current As Of July 26, 2024*

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

[Click To Apply +](#)

Vehicle Rates	Maximum Term	Payment on \$10,000 Loan	Interest Rate as low as	APR* as low as
2024 - New Model	84 Months	\$152.03	<b>6.750%</b>	7.055%
2024-2021	72 Months	\$171.31	<b>6.625%</b>	6.976%
2024-2021	60 Months	\$199.89	<b>6.750%</b>	7.165%
2020-2018	60 Months	\$201.08	<b>7.000%</b>	7.416%
2017 or older	48 Months	\$251.50	<b>8.750%</b>	9.269%
<b>Marine/RV Rates</b>				
2024-2021	120 Months	\$126.59	<b>8.625%</b>	8.855%
2024-2021	96 Months	\$146.15	<b>8.500%</b>	8.778%
2024-2021	72 Months	\$180.54	<b>8.500%</b>	8.858%
2020-2018	60 Months	\$208.35	<b>8.500%</b>	8.922%
2017-2014	48 Months	\$250.30	<b>8.500%</b>	9.018%
2013 or Older	36 Months	\$320.57	<b>8.500%</b>	9.176%
<b>Other Consumer Loans</b>				
Motorcycle / ATV - New Model	84 Months	\$160.82	<b>8.500%</b>	8.812%
Motorcycle / ATV	60 Months	\$208.35	<b>8.500%</b>	8.922%
Lawn & Garden - New Model	84 Months	\$160.82	<b>8.500%</b>	8.812%
Lawn & Garden Equipment	60 Months	\$208.35	<b>8.500%</b>	8.922%
<b>Unsecured Personal Loans</b>				
Personal Loan	60 Months	\$209.66	<b>9.000%</b>	9.426%
Home Improvement	180 Months	\$103.95	<b>9.250%</b>	9.421%

\*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 07/26/2024 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.