



Vehicle loan terms and conditions

Collateral types: Automobiles, light trucks, vans and sport utility vehicles, boats and recreational vehicles, ATVs, jet skis, motorcycles, snowmobiles

Products are available through bank-trained agents, team members or representatives in the District of Columbia and all states except Massachusetts and Rhode Island.

- Not all applicants will qualify for the “as low as” Annual Percentage Rates (APR) shown. Factors that may impact the final Annual Percentage Rate offered include the applicant(s) Credit Score, the Dollar Amount requested, the Term requested, the Collateral Model Year, and the Loan Type.
- Rates shown are for applicants with excellent and substantial credit histories.
- Changes to the application may cause a change in rate.
- APRs are valid for 30 days from the date of application.
- APRs are subject to change without notice.
- Minimum loan amount is \$5,000.
- Maximum loan amount is \$250,000.
- Minimum monthly payment is \$100.*

*An applicant whose primary occupation is “farming”, that wishes to have an irregular payment schedule, will have 1% added to the rate. This option is only available for vehicle loan financing on cars, trucks, vans and SUVs.

- Terms may vary.
- Pre-payment penalty of \$100 applies when the loan is paid in full within the first 12 months.
- Down payment may be required.
- No application fee.
- Vehicles with titles that are salvaged, rebuilt or reconstructed are not eligible.
- Vehicles with over 150,000 miles, or driven more than 35,000 per vehicle year are not eligible.
- An interest rate reduction of 0.15% is available for applicant(s) who decide to have their monthly vehicle loan payment withdrawn directly from their State Farm Bank® Checking, Money Market, or Savings account. Deposit account must be set up prior to loan closing. Rates may increase after consummation if customer no longer qualifies for interest rate reduction.
- State Farm Bank Payoff Protector®**, formerly named Total Loss Debt Cancellation (TLDC), is automatically included as a provision of all newly issued vehicle loan promissory notes. The Payoff Protector provision provides you with financial protection should you incur a total loss to the vehicle (as determined by your insurer) and the insurance settlement amount does not cover the remaining principal balance of your loan. Certain exclusions may apply as outlined in the Payoff Protector provision in the promissory note. Payoff Protector is not an insurance policy. Please contact State Farm Bank for additional details.

State Farm Bank ("Bank") encourages any interested individual(s) to submit an application for any product(s) offered by the Bank. We also encourage you to obtain information regarding the Bank's underwriting standards for each type of credit or service offered by visiting statefarm.com or by contacting the Bank at 1-877-SF4-BANK.

There is no requirement to purchase insurance or other products from State Farm in connection with or as a condition to obtain a loan from State Farm Bank. You are free to obtain any collateral insurance required by State Farm Bank from any insurer of your choice acceptable to State Farm Bank.