

Personal - Loan Rates

Effective: 02/05/2026

Product	Term	APR**
Auto - 2022 And Newer	66 months	5.74% - 15.49%
Auto - 2022 And Newer	72 months	5.99% - 15.99%
Auto - 2022 And Newer	84 months	6.24% - 16.99%
Auto - 2019 Through 2021	66 months	6.24% - 17.24%
Auto - 2019 Through 2021	72 months	6.49% - 17.99%
Auto - 2019 Through 2021	84 months	6.74% - 17.99%
Auto - 2015 Through 2018	60 months	6.74% - 17.99%
HELOC - Variable Rate	300 months	6.50% - 9.00%
HELOC - Standard Rate	240 months	7.49% - 9.99%
Personal Line Of Credit \$500-\$3,000	Revolving	16.99% - 16.99%
Personal Loan	36 months	9.99% - 20.49%
Personal Loan	48 months	11.49% - 20.74%
Personal Loan	60 months	11.99% - 20.99%
Personal Loan	72 months	12.49% - 20.99%
Personal Loan	84 months	12.99% - 20.99%
Motorcycle/ATV - 2020 And Newer	60 months	6.74% - 17.24%
Motorcycle/ATV - 2020 And Newer	72 months	7.24% - 17.49%
Motorcycle/ATV - 2020 And Newer	84 months	7.74% - 17.99%
Motorcycle/ATV - 2015 Through 2019	60 months	7.24% - 17.74%
Motorcycle/ATV - 2015 Through 2019	72 months	7.74% - 17.74%
Recreational Vehicle - 2018 And Newer	84 months	6.49% - 15.49%
Recreational Vehicle - 2018 And Newer	120 months	6.99% - 16.99%
Recreational Vehicle - 2018 And Newer	180 months	7.49% - 17.99%
Recreational Vehicle - 2018 And Newer	240 months	7.99% - 17.99%

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**APR - Annual Percentage Rate. LTV - Loan-to-Value.

Rates and terms are subject to change without notice and are dependent on credit performance, amount financed and LTV (if applicable). Lowest rate shown is for well qualified borrowers and includes automatic payment and electronic document discount, if applicable. Rates listed are the lowest and highest APRs available. Standard account and credit qualifications apply. Loan subject to final credit approval. HELOC financing available on homes throughout Colorado. Closing costs vary depending on the loan and property insurance is required. Consult a tax adviser for further information regarding the deductibility of interest and charges.

Please reference Important Loan Information for more information on loan qualifications and examples. For additional rate information, please visit Ent.com/Rates or call (719) 574-1100 or 800-525-9623.

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