

Annual Percentage Rate current as of 10/1/25. Offer available until 2/28/26. Rates are based on an evaluation of each applicant's credit. Your actual rate may vary. Rate includes a 0.25% discount for automatic payment, and an additional 0.50% discount for having a qualifying Rewards Relationship. To qualify for a Rewards Rate, you must have eStatements and one of the following: (a) direct deposit of at least \$500 per month and an active Market USA checking account, or (b) at least \$25,000 on deposit. Payments at 5.99% APR for 12 months are approximately \$86.06 per \$1,000 per month. Financing for qualified Market USA members.