

# DEALERDIRECT

FIRST COMMUNITY BANK

## “NO FRILLS” FINANCING

### NEW AND USED

Effective October 22 – December 31, 2025

**2.79%**  
**FOR**  
**18 MONTHS**

Available on loan amounts  
**\$1,500.00-\$3,500.00.**  
(\$125 Loan Processing Fee)

**8.79%**  
**FOR 36, 48 or**  
**60 MONTHS**

Available on loan amounts  
**\$3,000.00-\$30,000.00.**  
(\$125 Loan Processing Fee)

**8.99%**  
**FOR 72 or 84**  
**MONTHS**

Available on loan amounts  
**\$20,000.00-\$50,000.00.**  
(\$125 Loan Processing Fee)

**9.49%**  
**FOR 96**  
**MONTHS**

Available on loan amounts  
**\$20,000.00-\$50,000.00.**  
(\$125 Loan Processing Fee)

**9.79%**  
**FOR 120**  
**MONTHS**

Available on loan amounts  
**\$20,000.00-\$50,000.00.**  
(\$125 Loan Processing Fee)

1. Applicants must have a FICO score of 650 or higher to qualify for loans equal to or below \$30,000. For loans above \$30,000, applicants must have a FICO score of 700 or higher.
2. No down payment required (with acceptable credit).
3. Additions for accessories must be pre-approved by a credit officer.
4. Title vehicles will require proof of registration or actual MSO.
5. Proof of insurance may be required at funding.
6. All applicable fees required by each state (i.e UCC fees, direct lien fees, etc.) will be added.
7. Maximum loan amount = \$50,000.00
8. \$125 Loan Processing Fee (added to loan)
9. LTV: New Units factory invoice / Used units @ lenders discretion.
10. Used units must meet aging guidelines.
11. Associated dealer cost must be paid at closing.

**870.376.7123**

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