

Recreational Vehicle (RV) Loans

My Utah is camping under towering pines and a stress-free RV financing process.

Bank of Utah can help you quickly get the best loan for your dream RV.

We offer a variety of financing options for large and small RVs, with flexible terms up to 120 months, on:

- campers, fifth wheels and motor homes
- trailers
- boats and personal watercraft
- motorcycles
- ATVs
- snowmobiles

[Apply Today](#)

[Contact a Loan Officer](#)

Benefits of an RV Loan from Bank of Utah:

- Get pre-approvals within one business day.
- Enjoy low fees — keep more money for your RV.
- Borrow up to 105% of the value of the RV.
- Choose from multiple term options.
- Buy from a dealership or a private seller.

Motor Home Rates¹

Loan ²	Max Term Available ³	Rate ⁴	APR ⁵
New or Used - \$25,000 and Over	120 Months	8.49%	8.666%
New or Used - \$24,999 and Under	84 Months	8.49%	8.621%

¹ Effective Date: 02/12/2024¹ A motor vehicle equipped like a trailer for living in, but has driving capabilities so it doesn't have to be towed with a truck.

² Minimum loan amount: \$2,000.

³ Terms may vary based on vehicle year and amount borrowed.

⁴ On approved credit and pending underwriting conditions.

⁵ APR based on \$25,000 loan.

Large RV Rates¹

Loan ²	Max Term Available ³	Fixed Rate ⁴	APR ⁵	Payment ⁵
New or Used - \$25,000 and Over	120 Months	8.99%	9.089%	\$317.90
New or Used - \$15,000 and Over	84 Months	8.74%	8.872%	\$400.61
New or Used - \$14,999 and Under	60 Months	8.49%	8.666%	\$514.91

Effective Date: 02/12/2024

¹ Large towable vehicles, such as travel trailers, fifth wheels and boats.

² Minimum loan amount: \$2,000.

³ Terms may vary based on vehicle year and amount borrowed.

⁴ On approved credit and pending underwriting conditions.

⁵ APR and payment samples based on \$25,000 loan.

Small RV Rates¹

Loan ²	Max Term Available ³	Rate ⁴	APR ⁵	Payment ⁵
New or Used - \$15,000 and Over	84 Months	8.49%	8.616%	\$397.37
New or Used - \$14,999 and Under	72 Months	8.24%	8.383%	\$443.02

Effective Date: 02/15/2024*

¹ Smaller recreational vehicles, such as ATVs, UTVs, snowmobiles and motorcycles.

² Minimum loan amount: \$2,000.

³ Terms may vary based on vehicle year and amount borrowed.

⁴ On approved credit and pending underwriting conditions.

⁵ APR and payment samples based on \$25,000 loan.

[Apply Today](#)

[Contact a Loan Officer](#)

Tools to Get Your Recreational Vehicle

Use our financing calculator to estimate your rate and monthly payment for a new or used RV.

[How Much Will My Payment Be?](#)

Frequently Asked Questions

Do I Need to Apply for an RV Loan in Person or Can I Apply from Home or My Phone?

We have both options! You can apply at home or on the go using our convenient [online application](#). Of course, you can always come into any [Bank of Utah branch](#) to apply for an RV loan.

My Original Loan Has a High Interest Rate. Should I Refinance My RV Loan?

Yes. Just like a house, if current RV loan rates are lower than the existing interest rate on your loan, we can help you refinance.

Does That Interest Rate Change if I Purchase or Refinance a New RV Versus a Used RV?

No. The *used* RV loan rate is the same as a *new* RV loan rate.

Is the Interest Rate Different if I Purchase an RV from a Dealership or from a Private Seller?

No. Bank of Utah has a simple process for any transaction — dealer or private seller.

Can I Borrow More Than the RV is Worth?

Yes. You can borrow up to 105% of the value of the RV. Some restrictions apply. [Contact a loan officer](#) for more details.

My Credit Score is Low. Can I Still Qualify for an RV Loan?

Each scenario is unique. [Contact a loan officer](#) to discuss your specific situation.



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