

## Recreational Vehicle (RV) loans

Utah is a mecca for the adventurer. And, lucky for you, Bank of Utah is the mecca for financing the dreams of the outdoor adventurer – it's a perfect match.

We finance a variety of large and small RVs with terms up to 120 months for:

- trailers
- boats
- fifth wheels
- campers, and
- motor homes
- motorcycles
- ATV's
- snowmobiles, and
- personal watercraft

[Apply Today](#)[Contact A Loan Officer](#)[RV Loan Calculator](#)

Benefits of an RV Loan from Bank of Utah:

- Pre-approvals within one business day
- Low fees - keep more money for your toy
- Borrow up to 105% of the value of the vehicle
- Multiple term options are available
- Buy from a dealership or from a private seller

## Large RV rates

Loan	Fixed Rate*	APR**	Max Term	Payment**
New or Used - \$25,000 and Over	5.49%	5.585%	120 Months	\$272.37
New or Used - \$15,000 and Over	5.74%	5.870%	84 Months	\$363.66
New or Used - \$14,999 and Under	5.99%	6.168%	60 Months	\$485.27

Effective Date: 3/16/2020

Minimum loan amount: \$2,000.

<sup>2</sup> On approved credit and pending underwriting conditions.

<sup>3</sup> APR and payment samples based on \$25,000 loan.

<sup>4</sup> Terms may vary based on vehicle year and amount borrowed.

## Motor Home Rates

Loan	Rate*	APR**	Max Term
New or Used - \$25,000 and Over	5.49%	5.585%	120 Months
New or Used - \$24,999 and Under	5.49%	5.619%	84 Months

Effective Date: 3/16/2020

Minimum loan amount: \$2,000.

<sup>2</sup> On approved credit and pending underwriting conditions.

<sup>3</sup> APR and payment samples based on \$25,000 loan.

<sup>4</sup> Terms may vary based on vehicle year and amount borrowed.

## Small RV Rates

Loan	Rate*	APR**	Max Term	Payment**
New or Used - \$15,000 and Over	5.74%	5.870%	84 Months	\$363.66
New or Used - \$14,999 and Under	5.99%	6.14%	72 Months	\$415.98

Effective Date: 3/16/2020

Minimum loan amount: \$2,000.

<sup>2</sup> On approved credit and pending underwriting conditions.

<sup>3</sup> APR and payment samples based on \$25,000 loan.

<sup>4</sup> Terms may vary based on vehicle year and amount borrowed.

\* On approved credit.

\*\* APR and payment based on \$25,000 loan and \$100 processing fee.

## 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: [Apply for an RV Loan](#). Of course, you can always come into any Bank of Utah branch location to apply for an RV loan. [Find a Bank of Utah Location](#)
- 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 with a 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.

## Contact Us

For more information about RV loans, [contact a Loan Officer](#).

[Apply Today](#)[Contact A Loan Officer](#)[RV Loan Calculator](#)

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