

## 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 Rates<sup>1</sup>

Loan <sup>2</sup>	Max Term Available <sup>3</sup>	APR** (as low as) <sup>4</sup>
New or Used - \$25,000 and Over	120 Months	6.99%
New or Used - \$24,999 and Under	84 Months	6.99%

Effective Date: 5/11/2026 <sup>1</sup> 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.

<sup>2</sup> Minimum loan amount: \$2,000.

<sup>3</sup> Terms may vary based on vehicle year and amount borrowed.

<sup>4</sup> On approved credit and pending underwriting conditions.

<sup>5</sup> APR based on \$25,000 loan.

## Large RV Rates<sup>1</sup>

Loan <sup>2</sup>	Max Term Available <sup>3</sup>	APR* (as low as) <sup>4</sup>
New or Used - \$25,000 and Over	120 Months	7.49%
New or Used - \$15,000 and Over	84 Months	7.24%
New or Used - \$14,999 and Under	60 Months	6.99%

Effective Date: 5-11-2026

<sup>1</sup> Large towable vehicles, such as travel trailers, fifth wheels and boats.

<sup>2</sup> Minimum loan amount: \$2,000.

<sup>3</sup> Terms may vary based on vehicle year and amount borrowed.

<sup>4</sup> On approved credit and pending underwriting conditions.

<sup>5</sup> APR and payment samples based on \$25,000 loan.

## Small RV Rates<sup>1</sup>

Loan <sup>2</sup>	Max Term Available <sup>3</sup>	APR** (as low as) <sup>4</sup>	Payment <sup>5</sup>
New or Used - \$15,000 and Over	84 Months	7.99%	\$391.12
New or Used - \$14,999 and Under	72 Months	7.74%	\$436.94

Effective Date: 08/01/2025\*

<sup>1</sup> Smaller recreational vehicles, such as ATVs, UTVs, snowmobiles and motorcycles.

<sup>2</sup> Minimum loan amount: \$2,000.

<sup>3</sup> Terms may vary based on vehicle year and amount borrowed.

<sup>4</sup> On approved credit and pending underwriting conditions.

<sup>5</sup> 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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