Northrim Bank®

VEHICLE, PERSONAL AND REAL ESTATE LOANS

Effective January 2, 2026

CONSUMER LOAN	ANNUAL PERCENTAGE RATE (APR)	TERMS AND CONDITIONS
Airplanes	8.15%	Maximum loan amount $500,000
Autos & Light Trucks – New	6.15%	Maximum loan amount $150,000
Autos & Light Trucks – Used	6.45%	Maximum loan amount $150,000
Boats (Non-Commercial) & Accessories	8.00%	Maximum loan amount $500,000
Motorhomes/Recreational Vehicles	7.25%	Maximum loan amount $500,000
Power Sports (*Motorcycles, ATVs, UTVs, Snowmachines)*	7.00%	Maximum loan amount $50,000
Personal Use Small Equipment	8.00%	Maximum loan amount $75,000
Unsecured Personal Loan	12.35%	Maximum loan amount $50,000
Unsecured Personal Line of Credit	Call for rate	Maximum loan amount $50,000
Consumer loan APRs are best rates on approved credit. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. Other terms and conditions may apply.		
Cash Secured – Savings or CD account	Deposit interest rate +2%	Maximum loan amount up to 100% of balance. All loans subject to approval. Other terms and conditions may apply.

CONSUMER REAL ESTATE LOAN	APR	TERMS AND CONDITIONS
Home Equity Advantage **Home Equity Line of Credit**	Call for rate	Maximum loan amount $500,000 Up to 90% loan to value (Primary residence) Up to 80% loan to value (Investment property, second home)
Home Equity Fixed Rate	Call for rate	Maximum loan amount $750,000 Up to 90% loan to value (Primary residence) Up to 80% loan to value (Investment property, second home)
Residential Lots – Improved	Call for rate	Maximum loan amount $200,000 70% loan to value Road access and utilities on site or to property line
Residential Lots – Unimproved	Call for rate	Maximum loan amount $125,000 50% loan to value Road access, no onsite utilities
Recreational Storage	Call for rate	Maximum loan amount $500,000 80% loan to value
Terms and conditions are subject to change and may vary based on creditworthiness, qualifications and property conditions.		

APPLY TODAY

Our **consumer loan online application** makes the process quick and easy. Get started here. **Consumer real estate loan applications** are available online. You may pick one up at any Northrim branch or call to request one by mail.

Completed applications can be returned to any Northrim branch or mailed to:
Northrim Bank, P.O. Box 241489, Anchorage, AK 99524

(907) 562-0062 | (800) 478-2265