

Boat Loan Rates

August 2026

New & Used Boats (Some restrictions apply)			
Loan Amount	APR as low as*	Term	Payment / \$1,000
\$2,000,000+	Call for pricing details		
\$500,000 - \$1,999,999	5.74% – 6.61%	20 years	\$7.02 - \$7.52
\$250,000 - \$499,999	5.99% – 6.74%	20 years	\$7.16 - \$7.60
\$100,000 - \$249,999	6.24% – 6.99%	20 years	\$7.30 - \$7.75
\$99,999 and under	Call for pricing details		

**Annual Percentage Rates may include credit score, term, and equity discounts with approved credit and/or with approved down payment. Rates are subject to change without notice and territory restrictions may apply.*

Extended terms, variable rates, and buydown programs available!

We have sources for:

**Full-Time Charter | Limited Charter | Foreign Funding | Older Boats
LLC/MIPA Ownership | Refinance & Cash Recapture | Off Shore Registration**

Your OceanPoint Funding Representative



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