

# Boat Loan Rates

## August 2026

| <b>New &amp; Used Boats (Some restrictions apply)</b> |                           |             |                              |
|-------------------------------------------------------|---------------------------|-------------|------------------------------|
| <b>Loan Amount</b>                                    | <b>APR<br/>as low as*</b> | <b>Term</b> | <b>Payment /<br/>\$1,000</b> |
| \$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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