

# Boat Loan Rates

## January 2026

New & Used Boats (Some restrictions apply)			
Loan Amount	Fixed Rates as low as*	Term	Payment / \$1,000
\$2,000,000+	Call for pricing details		
\$500,000 - \$1,999,999	5.99%	20 years	\$7.16
\$250,000 - \$499,999	5.99%	20 years	\$7.16
\$100,000 - \$249,999	6.24%	20 years	\$7.30
\$75,000 - \$99,999	6.74%	20 years	\$7.60
\$50,000 - \$74,999	6.74%	20 years	\$7.60
\$25,000 - \$49,999	7.74%	20 years	\$8.20

Extended terms, variable rates, and buydown programs available!

*\*Rates may include credit score, term, and equity discounts. Rates are subject to change without notice and territory restrictions may apply.*

**We have sources for:**

- Full-Time Charter
- Limited Charter
- Foreign Funding
- Older Boats

### Your OceanPoint Marine Lending Representative



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