

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



Shana White

Marine Product Manager

Office: 757.266.4600

Cell: 757.615.1221

Email: Shana.W@banknewport.com



Scan this code to
learn more.

www.oceanpointmarinelending.com

Virginia Beach, VA – serving the Mid-Atlantic region!

We work with more banks than any other recreational finance service company, providing our valued clients the lowest available rates and access to the largest selection of programs to fit their needs.

New & Used RVs (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	6.24%	20 years	\$7.30
\$250,000 - \$499,999	6.24%	20 years	\$7.30
\$100,000 - \$249,999	6.49%	20 years	\$7.45
\$75,000 - \$99,999	6.99%	20 years	\$7.75
\$50,000 - \$74,999	6.99%	20 years	\$7.75
\$25,000 - \$49,999	7.99%	20 years	\$8.36

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.*

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RV Product Manager

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