



Boat Loan Rates

February 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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Scan this code to
learn more.