

# Boat Loan Rates

## March 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

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Email: [Shana.W@banknewport.com](mailto:Shana.W@banknewport.com)



Scan this code to  
learn more.

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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**Shana White**  
**RV Product Manager**

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