



# Indirect Rec Vehicle Rate Sheet

EFFECTIVE 06/08/2026

Board Approved:

8/25/2025

**RATES SUBJECT TO CHANGE WITHOUT NOTICE**

| MOTORCYCLE, ATV, BOAT, REC VEHICLE - 9 YEARS OLD OR NEWER |                   |            |            |            |            |              |
|---|-------------------|------------|------------|------------|------------|--------------|
|   | Credit Score 740+ | 739 to 700 | 699 to 650 | 649 to 600 | 599 to 525 | 524 or below |
|   | +                 | A          | B          | C          | D          | E            |
| Up to 60 months   | 7.24%             | 7.74%      | 8.99%      | 11.74%     | 14.99%     | 17.50%       |
| 61 - 72 months / amounts >=\$20,000                       | 7.74%             | 8.24%      | 9.49%      | 12.24%     | 15.49%     | 17.50%       |
| 73 - 84 months / amounts >=\$30,000                       | 8.24%             | 8.74%      | 9.99%      | 12.74%     | 15.99%     | 17.50%       |
| 85 - 108 months / amounts >=\$75,000                      | 9.24%             | 9.74%      | 10.99%     | 13.74%     | 16.99%     | 17.50%       |
| 109 - 144 months / amounts >=\$100,000                    | 10.24%            | 10.74%     | 11.99%     | 14.74%     | 17.25%     | 17.50%       |

For collateral 5 - 9 years old, add 2.00% to rate table above with the maximum interest rate of 17.50% and maximum term 72 months)

**Collateral with living quarters**      **If not residence, then sign Non-Dwelling or Residence Certification form**  
**Watercraft**      **If it is residence, then complete Government Monitoring Form and if refi, Notice of Right to Cancel**  
**We will not finance any watercraft over 5 tons**

| ALL OLDER COLLATERAL - CURRENT YEAR MODEL MINUS 10 OR MORE |                   |            |            |            |            |              |
|--|-------------------|------------|------------|------------|------------|--------------|
|  | Credit Score 740+ | 739 to 700 | 699 to 650 | 649 to 600 | 599 to 525 | 524 or below |
|  | +                 | A          | B          | C          | D          | E            |
| Up to 36 months  | 8.24%             | 9.24%      | 11.24%     | 13.24%     | 15.75%     | 15.75%       |
| 37 - 60 months / amounts >=\$10,000                        | 10.24%            | 11.24%     | 13.24%     | 15.24%     | 15.75%     | 15.75%       |

**GUIDELINES:**  
**All older collateral valuations are based on trade in value.** Maximum term is 36 months if mileage exceeds 150,000 (if mileage is applicable to collateral)

**Dealer Reserve:**

A flat fee of 1.50% of the amount financed will be paid

**LTV Guidelines**

|               | current year minus 9 |  | 10 years or older |
|---------------|----------------------|--|-------------------|
| 740 and above | 115%                 | * % allowed or \$6,000.00, whichever is less | 100%              |
| 700 - 739     | 115%                 | * % allowed or \$6,000.00, whichever is less | 100%              |
| 650 - 699     | 110%                 | * % allowed or \$6,000.00, whichever is less | 100%              |
| 600 - 649     | 110%                 | * % allowed or \$6,000.00, whichever is less | 100%              |
| 525 - 599     | 95%                  |  | 95%               |
| 524 and below | 90%                  |  | 90%               |

**Special Notes:**

- ▲ All applicant(s) must have a valid U.S. drivers license(s)
- ▲ All contracts showing a due date after the 28th will be returned
- ▲ Frontend Allowance parameters - LTV% plus title, tax, license and doc fees
- ▲ Backend Allowance parameters - GAP and/or Extended Warranty - 20% of collateral valuation not to exceed \$4,000.00 (Max GAP \$799.00)
- ▲ Backend Allowance parameters - GAP and/or Extended Warranty - 20% of collateral valuation not to exceed \$5,000.00 (Max GAP \$899.00)
- ▲ If the value added product(s) Gap and/or Extended Warranty are added, loan term may be extended at the same interest rate based on these guidelines:
  - GAP only - may extend the term up to 3 months at same rate
  - Extended Warranty with or without GAP - may extend the term up to 11 months at the same rate
  - \*\*\* Maximum term is 84 months so no term extensions are allowed for value added products if 84 month term is requested.\*\*\***
- ▲ EQUIFAX FICO SCORE 8-EFX-F credit score used to determine rate.
- ▲ Joint loans receive highest score to determine rate
- ▲ Applicants with no credit score - rate will be determined by Credit Union
- ▲ Any and all applications are subject to credit review and may be affected by collateral condition, credit experience and other factors
- ▲ Final decision resides with Credit Union
- ▲ No conversion or cargo vans, commercial vehicles or salvaged/rebuilt/lemon vehicles

**Dealer Representatives:**

Dial 888-311-3728 and press 0 then the extension of the person you are trying to reach:

|              |      |                   |              |
|--------------|------|-------------------|--------------|
| David Davis  | 8123 | Jesse Atchley     | 7970         |
| Amy Lee      | 8124 | Caelie Dickerson  | Funding 7991 |
| Lance Keener | 5782 | Jennifer Doughman | Funding 8178 |

**Email address to send contracts in PDF**

[indirectfunding@familysavingscu.com](mailto:indirectfunding@familysavingscu.com)

**Liendholder Information**

Family Savings Credit Union  
 711 E Meighan Blvd  
 Gadsden, AL 35903