

Indirect Auto Rate Sheet

EFFECTIVE 04/03/2023

Board Approved:

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3/27/2023

NEW/USED AUTOS 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 36 months	5.00%	5.25%	6.50%	8.75%	12.50%	14.75%
37 - 60 months / amounts >=\$7500	5.25%	5.50%	6.75%	9.00%	13.00%	15.25%
61 - 72 months / amounts >=\$15000	5.50%	5.75%	7.00%	9.25%	13.50%	15.50%
73 - 84 months / amounts >=\$25000	6.00%	6.25%	7.50%	9.75%	14.00%	15.50%

GUIDELINES:

For current year minus 2, use rate table above - if mileage exceeds 75,000 use trade in value and maximum term 72 months

For current year minus 3-5, add .50% to rate table above - if mileage exceeds 100,000 use trade in value and maximum term 72 months

For current year minus 6-9, add 2.00% to int rate in the table above (Max int rate of 17.50% with maximum term 72 months) - if mileage > 125,000, use trade in value

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	9.25%	10.25%	12.25%	14.25%	16.50%	16.50%
37 - 60 months / amounts >=\$7500	11.25%	12.25%	14.25%	16.00%	16.50%	16.50%

GUIDELINES:

All older collateral valuations are based on trade in value. If mileage exceeds -150,000, maximum term 36 months

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 \$699.00)
- ▲ EQUIFAX Facta Beacon 09 (FICO 8 Auto) 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 9 then the extension of the person you are trying to reach:

Mark Wood	5630	Amy Lee	8124
David Davis	8123	Caelie Dickerson	7991
Lance Keener	5782	Jennifer Doughman	8178

RATES SUBJECT TO CHANGE WITHOUT NOTICE