



# Indirect Auto Rate Sheet

EFFECTIVE 09/01/2023

Board Approved:

8/25/2023

NEW/USED AUTOS 7 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	5.75%	6.00%	7.00%	8.75%	12.50%	14.75%
37 - 60 months / amounts >=\$10,000	6.00%	6.25%	7.25%	9.00%	13.00%	15.25%
61 - 72 months / amounts >=\$20,000	6.25%	6.50%	7.50%	9.25%	13.50%	15.50%
73 - 84 months / amounts >=\$30,000	6.75%	7.00%	8.00%	9.75%	14.00%	15.50%

**GUIDELINES:**

For current year minus 2, use rate table above. For current year minus 3-7, add 1.00% to rate table above.

If mileage exceeds 40,000 then maximum term is 72 months.

If mileage exceeds 100,000 then maximum term is 60 months and trade in value is used.

ALL OLDER COLLATERAL - CURRENT YEAR MODEL MINUS 8 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	9.00%	10.00%	12.00%	14.00%	15.75%	15.75%
37 - 60 months / amounts >=\$10,000	11.00%	12.00%	14.00%	15.75%	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 7		8 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)
- ▲ 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	Jesse Atchley		7970
David Davis	8123	Caelie Dickerson	Funding	7991
Lance Keener	5782	Jennifer Doughman	Funding	8178
Amy Lee	8124			

**RATES SUBJECT TO CHANGE WITHOUT NOTICE**