

Indirect Auto Rate Sheet

EFFECTIVE 12/01/2024

Board Approved:

11/18/2024

	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	5.25%	5.50%	6.50%	8.25%	12.50%	14.75%
37 - 60 months / amounts >=\$10,000	5.50%	5.75%	6.75%	8.50%	13.00%	15.25%
61 - 72 months / amounts >=\$20,000	5.75%	6.00%	7.00%	8.75%	13.50%	15.50%
73 - 84 months / amounts >=\$30,000	6.25%	6.50%	7.50%	9.25%	14.00%	15.50%

GUIDELINES:

For current year minus 2, use rate table above. **2025-2023**

For current year minus 3-7, add 1.00% to rate table above. **2022-2018**

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 - 2017					
	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	8.50%	9.50%	11.50%	13.50%	15.75%	15.75%
37 - 60 months / amounts >=\$10,000	10.50%	11.50%	13.50%	15.50%	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 \$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 Ficta 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