

Indirect Rec Vehicle Rate Sheet

EFFECTIVE 7/01/2022

Board Approved:

6/20/2022

MOTORCYCLE, ATV, BOAT, RV, ALL OTHER SECURED

	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	4.75%	5.25%	6.75%	10.00%	13.75%	17.50%
61 - 72 months / amounts >=\$15000	5.25%	5.75%	7.25%	10.50%	14.25%	17.50%
73 - 84 months / amounts >=\$25000	5.75%	6.25%	7.75%	11.00%	14.75%	17.50%
85 - 108 months / amounts >=\$35000	6.75%	7.25%	8.75%	12.00%	15.75%	17.50%
109 - 144 months / amounts >=\$45000	7.75%	8.25%	9.75%	13.00%	16.75%	17.50%

For collateral 6 to 9 years old, add 2.00% to interest rate (Max interest rate of 17.50%) - maximum term 72 months

Collateral with living quarters

If not residence, then sign Non-Dwelling or Residence Certification form

If it is residence, then complete Government Monitoring Form and if refi, Notice of Right to Cancel

Watercraft

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	7.00%	8.00%	10.00%	13.00%	16.00%	17.50%
37 - 60 months / amounts >=\$7500	8.00%	9.00%	11.00%	14.00%	17.00%	17.50%

GUIDELINES:

All older collateral valuations are based on trade in value. If mileage is applicable and 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
700 - 739	115%	* % allowed or \$6,000.00, whichever is less
650 - 699	110%	* % allowed or \$6,000.00, whichever is less
600 - 649	110%	
525 - 599	95%	
524 and below	90%	

100%
100%
100%
100%
95%
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 provided applicants live in same household and both have verifiable income
- ▲ Applicants with no credit score - rate will be determined by Credit Union
- ▲ Primary applicant credit score is used if Guarantor is needed.
- ▲ 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		
Carmelle Clesca	8178		

RATES SUBJECT TO CHANGE WITHOUT NOTICE