



Indirect Auto Rate Sheet

EFFECTIVE 06/08/2026

RATES SUBJECT TO CHANGE WITHOUT NOTICE

Board Approved:

8/25/2025

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	4.99%	5.24%	6.24%	7.99%	12.24%	14.75%
37 - 60 months / amounts >=\$10,000	5.24%	5.49%	6.49%	8.24%	12.74%	15.25%
61 - 72 months / amounts >=\$15,000	5.49%	5.74%	6.74%	8.49%	13.24%	15.50%
73 - 84 months / amounts >=\$25,000	5.99%	6.24%	7.24%	8.99%	13.74%	15.50%

GUIDELINES:

For current year minus 4, use rate table above. For current year minus 5-9, add 1.00% to rate table above.

If mileage exceeds 60,000 then maximum term is 72 months.

If mileage exceeds 125,000 then maximum term is 60 months and trade in value is used.

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 \$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

Liendholder Information

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