



LOAN RATES

Federally Insured by NCUA

New & Used Vehicles

Effective 11/1/2018

Year of Vehicle	Maximum Loan Term	Credit Score	Interest Rate and APR
2016 & Newer	84 Months (7 Years)	750+	4.75%
		700-749	5.25%
		675-699	6.25%
		674-	N/A
2015 & Newer	72 Months (6 Years)	750+	4.50%
		700-749	5.00%
		675-699	6.00%
		650-674	7.00%
		649-	8.00%
2012 & Newer	60 months (5 Years)	750+	4.25%
		700-749	4.75%
		675-699	5.75%
		650-674	6.75%
		649-	7.75%
2012 & Newer	48 Months (4 years)	750+	4.00%
		700-749	4.50%
		675-699	5.50%
		650-674	6.50%
		649-	7.50%
2011 & Older	48 Months (4 years)	750+	5.00%
		700-749	5.50%
		675-699	6.50%
		650-674	7.50%
		649-	8.50%
2011 & Older	36 Months (3 Years)	750+	4.75%
		700-749	5.25%
		675-699	6.25%
		650-674	7.25%
		649-	8.25%
Fresh Start Program	\$9001 or above 4 yr		10.00%
	\$6001-\$9000 3 yr		
	\$3001-\$6000 2 yr		
	\$3000 or below 1 yr		
The Fresh Start Program is for members who do not qualify for our regular loan program per policy but show other positive factors.			
Classic/Antique	60 Months (5 years)	700+	4.15%
		675-699	5.65%
		650-674	6.65%
		649-	7.65%

High (over100%) LTV Loans:

* **Must meet all the qualifications**

* Minimum credit score of 700 * Max DTI 35%

* Max LTV 125% Not including GAP or Warranty

* Term may be shorter due to mileage

Applicants must meet underwriting guidelines to be approved. 2011 & Newer Clean Retail Value, 2010 & Older Clean Trade in value. High mileage vehicles subject to lower terms. Loan amount must qualify for term.