| | | | | N | lew Auto Loar | ns: Model Y | ears 2019 an | d Newer | | | | | |
|--|---|--|--|--|--|---|--|--|--|--|---|---|---|
| Banaymant | Minimum | Credi | it Score | Credit Score | | Credit Score | | Credit Score 659 to 610 | | Credit Score 609 to 560 | | Credit Score 559 or below | |
| Repayment Period | Loan Amount | 740 + | | 739 to 700 | | 699 | to 660 | | | | | | |
| | | APR^ | DPR | APR^ | DPR | APR^ | DPR | APR^ | DPR | APR^ | DPR | APR^ | DPR |
| Up to 36 Months ¹ | \$500 | 1.69% | 0.0046% | 2.19% | 0.0060% | 3.44% | 0.0094% | 8.19% | 0.0224% | 13.44% | 0.0368% | 14.44% | 0.0396% |
| 37 - 60 Months | \$5,000 | 2.19% | 0.0060% | 2.69% | 0.0074% | 3.94% | 0.0108% | 8.69% | 0.0238% | 13.94% | 0.0382% | 14.94% | 0.0409% |
| 61 - 66 Months | \$6,000 | 2.44% | 0.0067% | 2.94% | 0.0081% | 4.19% | 0.0115% | 8.94% | 0.0245% | 14.19% | 0.0389% | 15.19% | 0.0416% |
| 67 - 75 Months | \$10,000 | 2.69% | 0.0074% | 3.19% | 0.0087% | 4.44% | 0.0122% | 9.19% | 0.0252% | 14.44% | 0.0396% | 15.44% | 0.0423% |
| 76 - 84 Months ² | \$15,000 | 2.94% | 0.0081% | 3.44% | 0.0094% | 4.69% | 0.0128% | 9.44% | 0.0259% | N/A | | N/A | |
| Published rates ir | nclude disc | ounts of 0. | 25% for ACH | automatic | payment and | 0.25% for I | E-statements. | See below | for importar | nt informatio | on regarding | discounts. | |
| 2019 and newer hy The maximum loar calculated as a per with over 100,000 | n amount an rcentage of t | d repaymer the MSRP/r | nt period that | we may fina | ance varies de | pending on | | | | | | | |
| | | | | | Used Auto Lo | oans: Mode | el Years 2018 | - 2016 | | | | | |
| | Minimum | Credit Score | | Cred | lit Score | Cred | it Score | Credi | t Score | Credi | t Score | Credit | Score |
| Repayment Period | Loan Amount | 740 + | | 739 to 700 | | 699 | to 660 | 659 to 610 | | 609 to 560 | | 559 or below | |
| | | APR^ | DPR | APR^ | DPR | APR^ | DPR | APR^ | DPR | APR^ | DPR | APR^ | DPR |
| Up to 36 Months ¹ | \$500 | 1.94% | 0.0053% | 2.44% | 0.0067% | 3.69% | 0.0101% | 8.44% | 0.0231% | 13.69% | 0.0375% | 14.69% | 0.0402% |
| 37 - 60 Months | \$5,000 | 2.44% | 0.0067% | 2.94% | 0.0081% | 4.19% | 0.0115% | 8.94% | 0.0245% | 14.19% | 0.0389% | 15.19% | 0.0416% |
| 61 - 66 Months | \$6,000 | 2.69% | 0.0074% | 3.19% | 0.0087% | 4.44% | 0.0122% | 9.19% | 0.0252% | 14.44% | 0.0396% | 15.44% | 0.0423% |
| 67 - 75 Months | \$10,000 | 2.94% | 0.0081% | 3.44% | 0.0094% | 4.69% | 0.0128% | 9.44% | 0.0259% | 14.69% | 0.0402% | 15.69% | 0.0430% |
| 76 - 84 Months ² | \$15,000 | 3.19% | 0.0087% | 3.69% | 0.0101% | 4.94% | 0.0135% | 9.69% | 0.0265% | N/A | | N/A | |
| | | | | | an processor l | | the vehicle va | | | | | | |
| | | | | ntact your lo | | or details or | nce you have | chosen a ve | | | | | |
| 100,000 miles is 66 Repayment | 6 months. Minimum Loan | the retail bo | bok value; cor it Score | ntact your lo C Cred | lit Score | ior details or ns: Model ` Cred | nce you have Years 2015 ar it Score | chosen a ve nd Older Credi | t Score | aximum repa | t Score | I for vehicles | s with over |
| 100,000 miles is 66 | 6 months. Minimum | the retail bo Credi 74 | ook value; cor it Score 40 + | Cred 739 | vider Auto Loa lider Auto Loa lit Score to 700 | ior details of Ins: Model Cred 699 | nce you have Years 2015 an it Score to 660 | chosen a ve nd Older Credi 659 | t Score | Credi | t Score | Credit | Score |
| 100,000 miles is 60 Repayment Period | 6 months. Minimum Loan Amount | Credi 74 APR^ | it Score 40 + | O Cred 739 APR^ | ean processor f Pider Auto Loa lit Score to 700 DPR | for details of Ins: Model 1 Cred 699 APR^ | nce you have Years 2015 an it Score to 660 DPR | chosen a ve nd Older Credi 659 APR^ | t Score to 610 | Credi 609 APR^ | t Score to 560 | Credit 559 or | Score below |
| 100,000 miles is 60 Repayment Period Up to 48 Months ¹ | 6 months. Minimum Loan Amount \$500 | Credi 74 APR^ 3.19% | tt Score 40 + 0.0087% | O Cred 739 APR^ 3.69% | Ider Auto Loz Ider Auto Loz It Score to 700 DPR 0.0101% | for details of ms: Model 1 Cred 699 APR^ 4.94% | Years 2015 an it Score to 660 DPR 0.0135% | chosen a ve nd Older Credi 659 APR^ 9.69% | t Score to 610 DPR 0.0265% | Credi 609 APR^ 14.94% | t Score to 560 DPR 0.0409% | Credit 559 or APR^ 15.94% | Score below 0.0437% |
| 100,000 miles is 60 Repayment Period Up to 48 Months ¹ 49 - 60 Months | 6 months. Minimum Loan Amount \$500 \$5,000 | Credi 74 APR^ 3.19% 3.69% | tt Score 40 + 0.0087% 0.0101% | Cred 739 APR^ 3.69% 4.19% | an processor 1 Ider Auto Loz It Score to 700 DPR 0.0101% 0.0115% | for details or ms: Model 1 Cred 699 APR^ 4.94% 5.44% | DPR 0.0135% 0.0149% | chosen a ve nd Older Credi 659 APR^ 9.69% 10.19% | t Score to 610 DPR 0.0265% 0.0279% | Credi 609 APR^ 14.94% 15.44% | t Score to 560 DPR 0.0409% 0.0423% | Credit 559 or APR^ 15.94% 16.44% | Score below 0.0437% 0.0450% |
| 100,000 miles is 60 Repayment Period Up to 48 Months ¹ | 6 months. Minimum Loan Amount \$500 | Credi 74 APR^ 3.19% | tt Score 40 + 0.0087% | O Cred 739 APR^ 3.69% | Ider Auto Loz Ider Auto Loz It Score to 700 DPR 0.0101% | for details of ms: Model 1 Cred 699 APR^ 4.94% | Years 2015 an it Score to 660 DPR 0.0135% | chosen a ve nd Older Credi 659 APR^ 9.69% | t Score to 610 DPR 0.0265% | Credi 609 APR^ 14.94% | t Score to 560 DPR 0.0409% | Credit 559 or APR^ 15.94% | Score below 0.0437% |
| Repayment Period Up to 48 Months ¹ 49 - 60 Months 61 - 66 Months | 6 months. Minimum Loan Amount \$500 \$5,000 \$6,000 \$10,000 mount and re tact your loan | Credi 74 3.19% 3.69% 3.94% 4.19% payment per processor for | DPR 0.0087% 0.0101% 0.0101% 0.0115% riod that we ma or details once | Cred 739 APR^ 3.69% 4.19% 4.44% 4.69% y finance vari you have chec | Description Description Ider Auto Loza Ider Auto Loza Ider Auto Loza Ider | APR^ 4.94% 5.69% 5.94% an the vehicle whe maximum | DPR 0.0135% 0.0149% 0.0156% 0.0163% value, mileage, repayment period | Ad Older Credi 659 APR^ 9.69% 10.19% 10.44% 10.69% model year, a dd for vehicle | t Score to 610 DPR 0.0265% 0.0279% 0.0286% 0.0293% nd your credit s s with over 100 | Credi 609 APR^ 14.94% 15.44% 15.69% 15.94% ccore. This arr 000 miles is 6 | t Score to 560 DPR 0.0409% 0.0423% 0.0430% 0.0437% oount is calcula 66 months. | Credit 559 or APR^ 15.94% 16.44% 16.69% 16.94% ted as a perc | Score below DPR 0.0437% 0.0450% 0.0457% 0.0464% entage of the |
| 100,000 miles is 60 Repayment Period Up to 48 Months ¹ 49 - 60 Months 61 - 66 Months 67 - 75 Months The maximum loan a retail book value; con | 6 months. Minimum Loan Amount \$500 \$5,000 \$6,000 \$10,000 mount and re tact your loan | Credi 74 3.19% 3.69% 3.94% 4.19% payment per processor for | DPR 0.0087% 0.0101% 0.0101% 0.0115% riod that we ma or details once | Cred 739 APR^ 3.69% 4.19% 4.44% 4.69% y finance vari you have chec | Ider Auto Loz Ider Auto Loz It Score to 700 DPR 0.0101% 0.0115% 0.0122% 0.0128% ies depending or sen a vehicle. T payment and | or details or ns: Model 1 Cred 699 APR^ 4.94% 5.44% 5.69% 5.94% 1 the vehicle v he maximum 0.25% for I | DPR 0.0135% 0.0149% 0.0156% 0.0163% value, mileage, repayment period | A Credi 659 APR^ 9.69% 10.19% 10.44% 10.69% model year, a od for vehicle See below | t Score to 610 DPR 0.0265% 0.0279% 0.0286% 0.0293% nd your credit s s with over 100 | Credi 609 APR^ 14.94% 15.44% 15.69% 15.94% ccore. This arr 000 miles is 6 | t Score to 560 DPR 0.0409% 0.0423% 0.0430% 0.0437% oount is calcula 66 months. | Credit 559 or APR^ 15.94% 16.44% 16.69% 16.94% ted as a perc | Score below DPR 0.0437% 0.0450% 0.0457% 0.0464% entage of the |
| 100,000 miles is 64 Repayment Period Up to 48 Months ¹ 49 - 60 Months 61 - 66 Months 67 - 75 Months The maximum loan a retail book value; con | 6 months. Minimum Loan Amount \$500 \$5,000 \$6,000 \$10,000 \$10,000 mount and re retact your loan nclude disco title, registrat s, subject to oan Processo | Credi 74 3.19% 3.69% 3.94% 4.19% payment per processor fr putton, and doc maximum lim r for details. | it Score 40 + DPR 0.0087% 0.0101% 0.0101% 0.0115% riod that we ma or details once 25% for ACH cumentation fee summentation fee | APR ¹ 3.69% 4.19% 4.44% 4.69% y finance vari you have cho automatic s. We may al finance vehic | An processor I An an processor I An an | APR^ 4.94% 5.69% 5.94% a the vehicle v he maximum 0.25% for I nal Importa ional amount otaled, recon | Years 2015 an it Score to 660 DPR 0.0135% 0.0149% 0.0156% 0.0163% value, mileage, r repayment peri E-statements. nt Information s for the purcha | APR^ 9.69% 10.19% 10.44% 10.69% model year, a d for vehicle See below n se of a GAP((d, lemon law | t Score to 610 DPR 0.0265% 0.0279% 0.0286% 0.0293% nd your credit s s with over 100 for importar Suaranteed As: buyback, or th | Credi 609 APR^ 14.94% 15.44% 15.69% 15.94% core. This ar 0.00 miles is 6 this formatic set Protection, ose with any c | t Score to 560 DPR 0.0409% 0.0423% 0.0437% 0.0437% 0.0437% 0.0437% 0.0437% | Credit 559 or APR^ 15.94% 16.44% 16.69% 16.94% ted as a perc discounts. | Score below DPR 0.0437% 0.0450% 0.0457% 0.0464% entage of the lealer |
| Repayment Period Up to 48 Months ¹ 49 - 60 Months 61 - 66 Months 67 - 75 Months The maximum Ioan a retail book value; con Published rates in We will finance taxes maintenance contrac apply; contact your Lo | 6 months. Minimum Loan Amount \$500 \$5,000 \$6,000 \$10,000 stouched disco stouched disco title, registra ts, subject to boan Processo ayment perioc | Credi 74 APR^ 3.19% 3.69% 3.94% 4.19% payment per processor for pounts of 0 tion, and doc maximum lim f or details. l is 12 month | DPR 0.0087% 0.0101% 0.0115% riod that we man or details once 25% for ACH cumentation feed not so per \$1,000 be | APR^ 3.69% 4.19% 4.44% 4.69% y finance varies automatic is. We may al finance vehic | In the second se | ior details or ans: Model 1 Cred 699 APR^ 4.94% 5.64% 5.69% 5.94% the vehicle the maximum 0.25% for I nal Importational amount totaled, recom | Years 2015 and it Score to 660 DPR 0.0135% 0.0149% 0.0156% 0.0163% relayed in the second transformation is for the purchal structed/salvage n loan repayment | APR^ 9.69% 10.19% 10.44% 10.69% model year, a d for vehicle See below n se of a GAP((d, lemon law | t Score to 610 DPR 0.0265% 0.0279% 0.0286% 0.0293% nd your credit s s with over 100 for importar Suaranteed As: buyback, or th | Credi 609 APR^ 14.94% 15.44% 15.69% 15.94% core. This ar 0.00 miles is 6 this formatic set Protection, ose with any c | t Score to 560 DPR 0.0409% 0.0423% 0.0437% 0.0437% 0.0437% 0.0437% 0.0437% | Credit 559 or APR^ 15.94% 16.44% 16.69% 16.94% ted as a perc discounts. | Score below DPR 0.0437% 0.0450% 0.0457% 0.0464% entage of the lealer |
| Repayment Period Up to 48 Months ¹ 49 - 60 Months 61 - 66 Months 67 - 75 Months The maximum loan a retail book value; con Published rates ir We will finance taxes maintenance contrac apply; contact your Lo ¹ Maximum loan repai | 6 months. Minimum Loan Amount \$500 \$5,000 \$6,000 \$10,000 mount and re tact your loan nclude disco title, registra ts, subject to boan Processo ayment period wment period wment period ude service tice discount 250.00 pr 32 | Credi 74 APR^ 3.19% 3.69% 3.94% 4.19% payment per processor fo pounts of 0.2 bunts | DPR 40 + DPR 0.0087% 0.0101% 0.0101% 0.0115% riod that we ma or details once 25% for ACH cumentation feed sis per \$1,000 br redit score of 6 f 0.25% for ACE ceive an initial | APR^ 3.69% 4.19% 4.44% 4.69% y finance vari you have cho automatic automatic orrowed (For 10 or better ff H automatic rate discou | Ider Auto Loz It Score to 700 DPR 0.0101% 0.0115% 0.0122% 0.0122% 0.0128% ies depending or issen a vehicle. T payment and Addition Iso finance addit ides that have a t Ioans under \$1, or New and Usec payment and 0 m but do not op | APR* APR* 4.94% 5.44% 5.69% 5.94% a the vehicle v he maximum 0.25% for I nal Importa ional amount otaled, recon 000 maximum 4 Auto Loans. 25% for e-st ot-in and mail | Vears 2015 and it Score to 660 DPR 0.0135% 0.0149% 0.0156% 0.0163% value, mileage, r repayment period E-statements. the purchas structed/salvage n loan repayment tatements. You intain the servi | APR^ 9.69% 10.19% 10.44% 10.69% model year, a dof or vehicle See below nse of a GAP(d, lemon law nt period is 1 i must opt-in cc(s) while a | t Score to 610 DPR 0.0265% 0.0279% 0.0286% 0.0293% and your credit s s with over 100 for importar Guaranteed As: buyback, or th month per \$100 to each service ny portion of f | Arredi 609 APR^ 14.94% 15.44% 15.69% 15.94% isset Protection ose with any co borrowed) borrowed) core within 90 co the balance ro | t Score to 560 DPR 0.0409% 0.0423% 0.0430% 0.0430% 0.0437% rount is calcula 66 months. | Credit 559 or APR^ 15.94% 16.44% 16.69% 16.94% ted as a perc discounts. refundable c tide. Other res | s with over Score below DPR 0.0437% 0.0450% 0.0457% 0.0464% entage of the lealer trictions to retain vice |
| 100,000 miles is 60 Repayment Period Up to 48 Months ¹ 49 - 60 Months 61 - 66 Months 67 - 75 Months The maximum loan a retail book value; con Published rates in We will finance taxes maintenance contract apply; contact your Lo ¹ Maximum loan repay ² 76 * 84 month repa Published rates incl the associated service | 6 months. Minimum Loan Amount \$500 \$5,000 \$6,000 \$10,000 mount and re tact your loan mount and re tact your loan tact your loan tact your loan mount and re tact your loan mount and re tact your loan mount and re tact your loan tact | APR^ APR^ 3.19% 3.69% 3.94% 4.19% payment per processor fo bounts of 0 bounts of 0 bounds bounds bounds bounds | DPR 40 + DPR 0.0087% 0.0101% 0.0101% 0.0101% 0.0115% riod that we ma or details once 25% for ACH cumentation fee nits. We do not us per \$1,000 bit redit score of 6 f 0.25% for ACC ceive an initial ore than \$500, rill be released hown includes i are subject to | APR^ 3.69% 4.19% 4.44% 4.69% 4.44% 4.69% y finance vari you have cho automatic automatic corrowed (For 10 or better for H automatic proved (For 10 or better for H automatic correction provide (For 10 or better for H automatic for for for for for for for for | In processor I Ider Auto Loza It Score to 700 DPR 0.0101% 0.0115% 0.0122% 0.0122% 0.0128% It se depending or sen a vehicle. T payment and Addition Iso finance addit icles that have a t loans under \$1,1 or New and User payment and of payment and to at the added to the and does not cor al. Additional re | or details or ans: Model 1 Cred 699 APR^ 4.94% 5.69% 5.94% 5.69% 5.94% 0.25% for I nal Importa ional amount otaled, recon 000 maximum d Auto Loans. 25% for e-st ctal of e-st e-principal t anti-other co- strictions may | Vears 2015 and it Score to 660 DPR 0.0135% 0.0149% 0.0156% 0.0163% value, mileage, repayment perio E-statements. It Information s for the purcha structed/salvage in loan repayment tatements. You initian the servi balance of your | A Credi 659 APR^ 9.69% 10.19% 10.44% 10.69% nodel year, a od for vehicle See below n se of a GAP(d, lemon law nt period is 1 l must opt-in ce(s) while a toan. This n ates are subje | t Score to 610 DPR 0.0265% 0.0279% 0.0286% 0.0293% nd your credit s s with over 100 for importar Guaranteed As: buyback, or th month per \$100 to each servic nay extend the ect to change at tails. All service | Arredi 609 APR^ 14.94% 15.64% 15.69% 15.94% core. This arr 000 miles is (arredition of the second of the | t Score to 560 DPR 0.0409% 0.0423% 0.0433% 0.0433% 0.0437% rount is calcula 66 months. Dr regarding Waiver and/or ther branded ti lays of origina emains outsta e of your loan | for vehicles Credit 559 or APR^ 15.94% 16.44% 16.69% 16.94% ted as a perc discounts. refundable c title. Other res title. Other res title. Other res title. Other res | s with over Score below DPR 0.0437% 0.0450% 0.0457% 0.0464% entage of the lealer trictions to retain vice paid on your on will be |



Consumer Loan Rate Sheet Effective June 22, 2021

| Large | Recreation \ | /ehicles (C | ass B & C M | lotorhomes | , Boats, Fifth | Wheels, L | arge Travel | Trailers (ov | er 5K lbs dry | v weight), C | ampers, Hor | se Trailers) | 1 | |
|---|-----------------------------|-----------------------|---------------|----------------------------|----------------|----------------------------|--------------|----------------------------|---------------|--------------------|---------------|--------------------|--------------|--|
| Repayment | Minimum | Credit Score 740 + | | Credit Score 739 to 700 | | Credit Score 699 to 660 | | Credit Score 659 to 610 | | Credi | t Score | Credit Score | | |
| Period | Loan Amount | | | | | | | | | 609 to 560 | | 559 or below | | |
| | | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | |
| Up to 60 Months ¹ | \$5,000 | 4.24%** | 0.0116% | 6.25%** | 0.0171% | 7.75% | 0.0212% | 9.75% | 0.0267% | 13.75% | 0.0377% | 14.75% | 0.0404% | |
| 61 - 84 Months | \$15,000 | 5.24%** | 0.0144% | 6.75%** | 0.0185% | 8.25% | 0.0226% | 10.25% | 0.0281% | 14.25% | 0.0390% | 15.25% | 0.0418% | |
| 85 - 144 Months | \$25,000 | 6.50% | 0.0178% | 7.00% | 0.0192% | 8.50% | 0.0233% | 10.50% | 0.0288% | 14.50% | 0.0397% | 15.50% | 0.0425% | |
| 145 - 180 Months ² | \$50,000 | 6.75% | 0.0185% | 7.25% | 0.0199% | 8.75% | 0.0240% | 10.75% | 0.0295% | 14.75% | 0.0404% | 15.75% | 0.0432% | |
| Add 0.25% for mo | del years 20 ⁴ | 18 to 2016 | Add 1.00% | for model y | ears 2015 o | r older. * | An addition | al 0.50% rat | e reduction | applies if th | ne amount fir | nanced is le | ess than | |
| 80% of the MSRP/ | "average' ret | ail book va | ue on 2019 a | and newer I | models. | | | | | | | | | |
| Published rates ir | nclude disco | unts of 0.25 | 5% for ACH a | utomatic p | ayment & 0.2 | 25% for E-s | tatements. S | ee below fo | or important | informatio | n regarding o | liscounts. | | |
| s calculated as a p rou have chosen a Ve do not finance Small Recrea | vehicle. | 6 feet in leng | th or Class A | motorhome | es. | | | | | | | | | |
| Repayment Period | Minimum Loan | | Credit Score | | Credit Score | | Credit Score | | Credit Score | | Credit Score | | Credit Score | |
| 1 chica | Amount | | 0 + | 739 to 700 | | 699 to 660 | | 659 to 610 | | 609 to 560 | | | r below | |
| | | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | |
| Up to 60 Months ¹ | \$500 | 4.24%** | 0.0116% | 6.00%** | 0.0164% | 7.50% | 0.0205% | 9.50% | 0.0260% | 13.50% | 0.0370% | 14.50% | 0.0397% | |
| 61 - 72 Months ³ | \$10,000 | 5.24%** | 0.0144% | 6.25%** | 0.0171% | 7.75% | 0.0212% | 9.75% | 0.0267% | 13.75% | 0.0377% | 14.75% | 0.0404% | |
| 73 - 84 Months ³ | \$15,000 | 5.24%** | 0.0144% | 6.50%** | 0.0178% | 8.00% | 0.0219% | 10.00% | 0.0274% | 14.00% | 0.0384% | 15.00% | 0.0411% | |
| 80% of the MSRP/ The maximum loan is calculated as a p you have chosen a | amount and percentage of | repayment | period that w | e may financ | ce varies dep | | | | | | | | | |
| Published rates ir | nclude disco | unts of 0.25 | 5% for ACH a | utomatic p | ayment & 0.2 | 25% for E-s | tatements. S | ee below fo | or important | informatio | n regarding o | liscounts. | | |
| | | | | | | ings Secur | | | | | | | | |
| Repayment Period | Minimum Loan Amount | Cledit Scole | | Credit Score | | Credit Score | | Credit Score | | Credit Score | | Credit Score | | |
| | Amount | 74 | 0 + | 739 | to 700 | 699 | to 660 | 659 | to 610 | 609 | to 560 | 559 o | below | |
| | | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | |
| Up to 36 Months ¹ | \$50 | 5.50% | 0.0151% | 5.50% | 0.0151% | 5.50% | 0.0151% | 5.50% | 0.0151% | 5.50% | 0.0151% | 5.50% | 0.0151% | |
| 37 to 60 Months | \$50 | 6.00% | 0.0164% | 6.00% | 0.0164% | 6.00% | 0.0164% | 6.00% | 0.0164% | 6.00% | 0.0164% | 6.00% | 0.0164% | |
| | | | | | Certi | ficate Secu | red Loans | | | | | | | |
| Repayment | Minimum Loan | Credit Score | | Credit Score | | Credit Score | | Credit Score | | Credit Score | | Credit Score | | |
| Period | Amount | 74 | l0 + | 739 to 700 | | 699 to 660 | | 659 to 610 | | 609 to 560 | | 559 or below | | |
| Varies | \$50 | 3.00% ov | er CD Rate | 3.00% over CD Rate | | 3.00% ov | er CD Rate | 3.00% over CD Rate | | 3.00% over CD Rate | | 3.00% over CD Rate | | |
| | | | | | | | | | | | | | | |

Additional Important Information

¹ Maximum loan repayment period is 12 months per \$1,000 borrowed (For loans under \$1,000 maximum loan repayment period is 1 month per \$100 borrowed)

² 180 month repayment period available only on model years 2019 or newer.

³ For repayment terms 61 mo or longer model years must be 2016 or newer.

* The ANNUAL PERCENTAGE RATE (APR) shown includes only interest and does not contain other costs or fees. All rates are subject to change at any time without notice. Rates are based on your credit history and credit qualifications. All loans are subject to credit approval. Additional restrictions may apply. Contact Unitus for details. All services offered by Unitus Community Credit Union will be subject to applicable laws of the state of Oregon, federal laws and regulations, credit union bylaws as amended, and all other regulations, rules, and practices now and hereafter adopted by Unitus Community Credit Union.

The Daily Periodic Rate (DPR) shown is the interest rate factor used to calculate interest charges on a daily basis. The factor equals the annual percentage rate divided by 365.

Published rates include service discounts of 0.25% for ACH automatic payment and 0.25% for e-statements. You must opt-in to each service within 90 days of origination in order to retain the associated service discount(s). If you receive an initial rate discount but do not opt-in and maintain the service(s) while any portion of the balance remains outstanding, a service termination fee of \$250.00 per service (no more than \$500.00 total) will be added to the principal balance of your loan. This may extend the maturity date of your loan and must be paid before the Credit Union's security interest will be released.



| | | • | | | 1 | sonal Loa | | | | | | | |
|--|---|--|--|---|--|---|--|--|---|--|---|--|--|
| Repayment | | Credit | Score | Credit | Score | Credit | Score | Credit | Score | Credit | Score | Credit | Score |
| Period | Loan Amount | 740 + | | 739 to 700 | | 699 to 660 | | 659 to 610 | | 609 to 560 | | 559 or below | |
| | | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR |
| Up to 60 Months ¹ | None | 7.49% | 0.0205% | 7.99% | 0.0219% | 11.49% | 0.0315% | 12.99% | 0.0356% | 15.99% | 0.0438% | 16.99% | 0.0465 |
| Published rates ind discounts. | clude discour | its of 0.25% | % for ACH | automatic | payment & | & 0.25% fo | r E-statem | ents. See | below for i | mportant | informatio | n regardin | g |
| 1300unta. | | | | | Persona | al Line of (| Credit | | | | | | |
| | Minimum | Credit | Score | Credit Score | | Credit Score | | Credit Score | | Credit Score | | Credit Score | |
| Repayment | Line | | | 700 40 700 | | COO 42 CCO | | | | | | 550 and allow | |
| Period | Amount | 740 + | | 739 to 700 | | 699 to 660 | | 659 to 610 | | 609 to 560 | | 559 or below | |
| | | APR** | DPR | APR** | DPR | APR** | DPR | APR** | DPR | APR** | DPR | APR** | DPR |
| Revolving | \$100 | 9.99% | 0.0274% | 10.24% | 0.0281% | 13.24% | 0.0363% | 15.24% | 0.0418% | 15.49% | 0.0424% | 16.24% | 0.04459 |
| Margin | | | 9% | | 9% | |)9% | | 99% | | 24% | 12.9 | |
| Rate is Variable. Flo Rate + a margin. | | | kimum Kale | 915 19.99% | . Rates for | the Perso | nai Line oi (| | anable and | i change m | ionuniy base | ed on the U | 5 Pline |
| nonthly on the 25 th han \$10.00, OR the idvances may incre | greater of \$10 | 0.00 or 3% | of Total Ne | | , PLUS any | prior mont | | | | | | | |
| | Minimum | Credit | Score | Credit | | ike Loan Credit | Score | Credit | Score | Credit | Score | Credit | Score |
| Repayment Period | Minimum Loan Amount | 740 + | | 739 to 700 | | 699 to 660 | | 659 to 610 | | 609 to 560 | | 559 or below | |
| | | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR | APR* | DPR |
| Up to 36 Months ¹ | \$250 | 6.99% | 0.0192% | 6.99% | 0.0192% | 6.99% | 0.0192% | 6.99% | 0.0192% | 6.99% | 0.0192% | 6.99% | 0.0192 |
| Available on new pu | rchases only. | Total purch | ase price, i | ncluding ad | ccessories, | cannot exe | ceed 120% | of the retai | I price of th | e bicycle. | | | |
| liscounts. | | | | | Immi | gration Lo | ban | | | | | | |
| Repayment Period | Min/Max Loan Amount | | Credit Ar | | | | | | | | | | |
| | | Interes | st Rate | APR*** | DPR | | | | | | | | |
| 16 Months 17 Months | \$1,200 \$1,250 | | 0% 0% | 5.897% 5.588% | 0.0162% 0.0153% | | | | | | | | |
| | | r immigratio | n-related pur | poses: eithe | er: Naturaliza | tion (citizen | ship) Applica | ation fee of \$ | 61170, with a | a check issu n/DACA app | ed to Dept. o lication costs | of Homeland s, with a che | Security |
| Requires \$50 originati be 16 months. Provide plus \$30 additional de to Dept. of Homeland application. First paym | Security, plus \$7 | 05 additiona | al deposited | | are account f | | | | | try to file a v | vork Authori | zation or DA | CA |
| be 16 months. Provide plus \$30 additional de to Dept. of Homeland | Security, plus \$7 | 05 additiona | al deposited | ment. No pr | are account f repayment po | enalty. | | filing expen | | iry to file a v | | zation or DA | ICA |
| be 16 months. Provide plus \$30 additional de to Dept. of Homeland application. First paym * The ANNUAL PERC are based on your cre- unitus Community Cre- and practices now and ** The ANNUAL PERC are based on your cre- | Security, plus \$7 nent is due 30 da ENTAGE RATE dit history and cr dit Union will be hereafter adop CENTAGE RATE dit history and cr | (APR) show redit qualifica e subject to a ted by Unitus E (APR) show redit qualifica | al deposited e of disburse ations. All lo applicable la s Community wn includes o ations. All loa | ment. No pr Ac nly interest ans are sub vs of the sta credit Unic only interest ans are subj | are account f repayment po- ditional In and does no ject to credit ate of Oregor on. | enalty. portant li t contain oth approval. <i>A</i> n, federal lar ot contain ot approval. <i>A</i> | fees or other nformation her costs or fr Additional re ws and regul her costs or Additional res | filing expen | ses necessa s are subjec ay apply. Co it union bylav es are subjec y apply. Cor | t to change a ntact Unitus ws as amen ct to change ttact Unitus | at any time w for details. A ded, and all d at any time for details. A | vithout notice All services o other regulat without notic Il services o | e. Rates offered by tions, rule ce. Rates ffered by |
| the 16 months. Provide olus \$30 additional de to Dept. of Homeland application. First payr The ANNUAL PERC are based on your cre- Jnitus Community Cre and practices now and the ANNUAL PERC | Security, plus \$7 nent is due 30 da ENTAGE RATE dit history and ci dit Union will be hereafter adop CENTAGE RATE dit history and ci dit Union will be hereafter adop CENTAGE RATT 7 months). If not (a) Form N-400 city to the Dept. | 705 additiona ays from date (APR) show redit qualifica e subject to a ted by Unitus E (APR) show redit qualifica e subject to a ted by Unitus E (APR) show financed, th Naturalizatio of Homeland n. Governme | al deposited e of disburse m includes o ations. All lo pplicable lav s Community wn includes ations. All lo pplicable lav s Community wn includes e loan term n (citizenshi d Security, we | ment. No pr Ac nly interest ans are sub ws of the star credit Unic conly interest ans are subj ws of the star credit Unic the required will be 16 m p) Application ith any remains a subject to co | are account f repayment po iditional In and does no ject to credit ate of Oregor on. and does no ect to credit ate of Oregor on. \$50 originat onths. Provid on fee, (b) Fo aining funds change at an | enalty. portant li t contain oth approval. <i>A</i> n, federal lar ot contain ot approval. <i>A</i> n, federal lar tion fee paid des \$1200 h orm I-765 W deposited tr y time. First | fees or other Information her costs or fr Additional re- ws and regul her costs or Additional res ws and regul d at time of cl oan for immi, or k Authoriz > your Unitus t payment is | filing expen ees. All rate strictions ma ations, credi fees. All rate trictions ma ations, credi osing. This gration-relat ation Fee, o account for | ses necessa s are subjec ay apply. Co it union bylav es are subjec y apply. Cor it union bylav fee may be i ed purposes r (c) DACA f attorney fee | t to change a ntact Unitus ws as ameni- ct to change tact Unitus to ws as ameni- ncluded in tt o file one of Renewal Fee s, postage, | at any time w for details. A ded, and all d at any time for details. A ded, and all d he amount fin of the followin es (Form I-76 and other fili | vithout notice All services o other regulat without notic Il services o other regulat nanced (in w nag Dept. of H 55 + Biometr ng expenses | e. Rates offered by tions, rule thered by tions, rule which cas domelanc tomelanc s |
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