

Secured AUTO Credit						
Only Street Bikes Nine Years Old or Newer Qualify for AUTO Rates & Terms (only 1/2 adds allowed)						
ADD 2% Thin Files (Less than 18mo. Credit History on at least Three Trade Lines Reported) - No FICO/Tier Bumps Allowed						
ADD 2% Recent Bankruptcy (3 Years and Less) - NO FICO/Tier Bumps Allowed						
ADD 2% for Model Years 20 Years and Older						
Discount .25% High Credit for FICOs 780 and Above						
"I Have Connections Discount" 1% for Existing Members of CCU with Checking Account and Direct Deposit						
Discount .25% Equity Position for Front LTVs 90% or Lower						
Loan Pools	A+	A	B	C	D	
Credit Score Brackets	740+	739-700	699-660	659-625	<625	
FICO Scores will be Averaged to Determine Credit Score Bracket						
Model Years & Terms						
2021 and Newer	Up to 36 Months	6.19%	6.69%	7.44%	9.19%	12.69%
	37 to 48 Months	6.34%	6.84%	7.59%	9.34%	12.84%
	49 to 60 Months	6.49%	6.99%	7.74%	9.49%	12.99%
	61 to 72 Months *over \$10,000	6.74%	7.24%	7.99%	9.74%	13.24%
	73-84 Months *over \$20,000	6.99%	7.49%	8.24%	9.99%	NA
2017-2020	Up to 36 Months	6.44%	6.94%	7.69%	9.44%	13.69%
	37 to 48 Months	6.59%	7.09%	7.84%	9.59%	13.84%
	49 to 60 Months	6.74%	7.24%	7.99%	9.74%	13.99%
	61 to 72 Months *over \$10,000	6.99%	7.49%	8.24%	9.99%	14.24%
	73-84 Months *over \$20,000	7.24%	7.74%	8.49%	10.24%	NA
2010-2016	Up to 36 Months	7.94%	8.44%	9.19%	10.94%	14.69%
	37 to 48 Months	8.09%	8.59%	9.34%	11.09%	14.84%
	49 to 60 Months	8.24%	8.74%	9.49%	11.24%	14.99%
	61 to 72 Months *over \$10,000	8.49%	8.99%	9.74%	11.49%	15.24%
	73-84 Months *over \$20,000	8.74%	9.24%	9.99%	11.74%	NA
2006-2009 (2005 and older add 2%)	Up to 36 Months	9.44%	9.94%	10.69%	12.44%	16.69%
	37 to 48 Months	9.59%	10.09%	10.84%	12.59%	16.84%
	49 to 60 Months	9.74%	10.24%	10.99%	12.74%	16.99%
	61 to 72 Months *over \$10,000	9.99%	10.49%	11.24%	12.99%	NA
Brand New Vehicle (Never been titled) - Invoice (If no JD Power Invoice available, can use previous year JD Power Retail +10%)		up to 110%	up to 110%	up to 105%	up to 90%	up to 70%
Front End LTVs 2010 and Newer - JD Power Retail (using VIN)**		up to 110%	up to 110%	up to 105%	up to 90%	up to 70%
Front End LTVs 2006-2009 - JD Power Retail (using VIN)**		up to 90%	up to 90%	up to 80%	up to 70%	up to 60%
Model years 2005 & Older = Lowest JD Power value (no VIN pull available), regardless of scores		up to 90%	up to 90%	up to 80%	up to 70%	up to 60%
**Front LTV CAPS over \$50,000 = 105% LTV MAX, over \$75,000 = 100% LTV MAX, over \$90,000 = 90% LTV MAX & 700+ FICO						
Loans Less Than \$5,000 = MAX Term 36 Months						

Rates Effective 12.18.2025

- 90 Days to First Payment Qualifications:**
- 1) 700+ FICO score
 - 2) 2017 Model Years or Newer
 - 3) Verification of Income Required
 - 4) No Thin Files
 - 5) No First Time Auto Buyers