

TOY Secured Credit						
Street Bikes Older than Nine Years Qualify for TOY Rates & Terms (only 1/2 adds allowed)						
Discount .25% High Credit for FICO's 780 and Above						
Discount .25% Equity Position for Front LTVs 90% or lower						
"I Have Connections Discount" 1% for Existing Members of CCU with Checking Account and Direct Deposit						
Model Years 20 Years and Older - ADD 2%						
Thin Files (less than 18mo credit history on at least three trade lines reported) ADD 2% - No FICO Bumps allowed						
Recent Bankruptcy (3 Years and Less) ADD 2% - No FICO Bumps allowed						
Toy Loans (Examples: Snowmobiles, ATV's, UTV's, Motorcycles, Cargo Trailers) 1/2 add ons for value Street Bikes Nine years and newer qualify for AUTO rates & terms (only 1/2 adds allowed)						
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						
2023 & Newer	Up to 60 Months	9.25%	9.35%	10.35%	12.35%	15.35%
	61 to 72 Months *over \$10,000	10.25%	10.35%	11.35%	13.35%	16.35%
2020-2022	Up to 60 Months	9.40%	9.50%	10.50%	12.50%	15.50%
	61 to 72 Months *over \$10,000	10.40%	10.50%	11.50%	13.50%	16.50%
2016-2019	Up to 60 Months	9.65%	9.75%	10.75%	12.75%	15.75%
	61 to 72 Months *over \$10,000	10.65%	10.75%	11.75%	13.75%	16.75%
Street Bikes Older than Nine years qualify for the Toy Rates below Collateral models 20 years and older - ADD 2%						
2015-Older	Up to 60 Months	10.65%	10.75%	11.75%	13.75%	16.25%
Front End LTV 2016 + JD Power Retail		up to 90%*	up to 90%*	up to 85%*	up to 80%	up to 70%
*Front LTV CAPS over \$50,000 = 85% LTV MAX, over \$75,000 = 80% LTV MAX, over \$90,000 = 75% LTV MAX & 700+ FICO						
Loans less than \$5,000 = Max 36 months / \$5,000 - \$9,999 = Max 60 months / \$10,000+ = Max 72 months						
Front End LTV 2015 - JD Power Wholesale		JD Power Retail up to 90%	JD Power Retail up to 90%	up to 80%	up to 70%	up to 60%
2005 and Older Qualifies for Lowest Value - No Matter The Bucket		up to 90%	up to 90%	up to 80%	up to 70%	up to 60%
Loans less than \$5,000 = Max 36 months / \$5,000 - \$9,999 = Max 48 months / \$10,000+ = Max 60 months						

Rates effective 1.16.2024 (Updated 12.19.2025)