

RV Secured Credit						
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						
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						
RV's (Anything with Living Quarters or Motorized Boats) - 1/2 add ons for value						
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	8.70%	8.80%	9.80%	11.40%	14.80%
	61 to 72 Months	9.25%	9.35%	10.35%	11.75%	15.35%
	73-84 Months	9.90%	10.00%	11.00%	13.00%	16.00%
	85-96 Months	10.15%	10.25%	11.25%	13.25%	NA
	97-120 Months *over \$20,000	10.25%	10.40%	11.35%	13.35%	NA
2020-2022	Up to 60 Months	8.85%	8.95%	9.95%	11.55%	14.95%
	61-72 Months	9.40%	9.50%	10.50%	11.90%	15.50%
	73-84 Months	10.05%	10.15%	11.15%	13.15%	16.15%
	85-96 Months	10.30%	10.40%	11.40%	13.40%	NA
	97-120 Months *over \$20,000	10.40%	10.55%	11.50%	13.50%	NA
2016-2019	Up to 60 Months	9.10%	9.20%	10.20%	11.80%	15.20%
	61-72 Months	9.65%	9.75%	10.75%	12.15%	15.75%
	73-84 Months	10.30%	10.40%	11.40%	13.40%	16.40%
	85-96 Months	10.55%	10.65%	11.65%	13.65%	NA
	97-120 Months *over \$20,000	10.65%	10.80%	11.75%	13.75%	NA
Collateral models 20 years and older - ADD 2%						
2015-Older	Up to 60 Months	10.10%	10.20%	11.20%	12.80%	16.20%
	61-72 Months *over \$20,000 w/Exception Approval	10.65%	10.75%	11.75%	13.15%	NA
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-\$20,000 = Max 96 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 - \$20,000 = Max 60 months (Longer than 60 mos requires Exceptions Approval)						

Rates effective 1.16.2024 (Updated 04.01.2024)