

Secured AUTO Credit						
<p>Street Bikes Older than Nine Years Qualify for TOY Rates &amp; Terms (only 1/2 adds allowed)</p> <p>ADD 2% Thin Files (Less than 18mo. Credit History on at least Three Trade Lines Reported) - No FICO/Tier Bumps Allowed</p> <p>ADD 2% Recent Bankruptcy (3 Years and Less) - NO FICO/Tier Bumps Allowed</p> <p>ADD 2% for Model Years 20 Years and Older</p> <p>Discount .25% High Credit for FICOs 780 and Above</p> <p>"I Have Connections Discount" 1% for Existing Members of CCU with Checking Account and Direct Deposit</p> <p>Discount .25% Equity Position for Front LTVs 90% or Lower</p>						
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						
<b>Model Years &amp; Terms</b>						
<b>2021 and Newer</b>	Up to 60 Months	6.74%	7.49%	8.49%	10.87%	13.67%
	Up to 72 Months *over \$10,000	6.74%	7.49%	8.49%	11.42%	14.61%
	73-84 Months *over \$20,000	6.74%	7.49%	8.49%	11.65%	NA
<b>2017-2020</b>	Up to 60 Months	6.99%	8.49%	9.49%	11.87%	14.67%
	Up to 72 Months *over \$10,000	6.99%	8.49%	9.49%	12.42%	15.42%
	73-84 Months *over \$20,000	6.99%	8.49%	9.49%	12.65%	NA
<b>2010-2016</b>	Up to 60 Months	8.24%	9.49%	10.49%	12.87%	15.67%
	61-72 Months *over \$10,000	8.24%	9.49%	10.49%	13.42%	16.22%
	73-84 Months *over \$20,000	8.24%	9.49%	10.49%	13.65%	NA
<b>2006-2009 (2005 and older add 2%)</b>	Up to 60 Months	9.64%	10.89%	11.89%	14.27%	17.07%
	61-72 Months *over \$20,000	9.64%	10.89%	11.89%	14.82%	NA
<b>Brand New Vehicle (Never been titled) - Invoice</b> (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%
<b>Front End LTVs 2010 and Newer - JD Power Retail (using VIN)**</b>		up to 110%	up to 110%	up to 105%	up to 90%	up to 70%
<b>Front End LTVs 2006-2009 - JD Power Retail (using VIN)**</b>		up to 90%	up to 90%	up to 80%	up to 70%	up to 60%
<b>Model years 2005 &amp; Older = Lowest JD Power value (no VIN pull available), regardless of scores</b>		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 09.24.2025

**90 Days to First Payment Qualifications:** 700+ FICO score

2017 Model Years or Newer

**Verification of Income Required**

No Thin Files

No First Time Auto Buyers