

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

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						
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						
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 *over \$10,000	9.25%	9.35%	10.35%	11.75%	15.35%
	73 to 84 Months *over \$10,000	9.90%	10.00%	11.00%	13.00%	16.00%
	85 to 96 Months *over \$10,000	10.15%	10.25%	11.25%	13.25%	NA
	97 to 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 to 72 Months *over \$10,000	9.40%	9.50%	10.50%	11.90%	15.50%
	73 to 84 Months *over \$10,000	10.05%	10.15%	11.15%	13.15%	16.15%
	85 to 96 Months *over \$10,000	10.30%	10.40%	11.40%	13.40%	NA
	97 to 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 to 72 Months *over \$10,000	9.65%	9.75%	10.75%	12.15%	15.75%
	73 to 84 Months *over \$10,000	10.30%	10.40%	11.40%	13.40%	16.40%
	85 to 96 Months *over \$10,000	10.55%	10.65%	11.65%	13.65%	NA
	97 to 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 to 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 12.19.2025)

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 - \$10,000 = Max 48 months / More than \$10,000 = Max 60 months						

Rates effective 1.16.2024 (Updated 12.19.2025)

Secured by Member Funds & Unsecured Credit					
Credit Builder and Share Secured Loans 4%					
CD Secured Loans 2% Higher than CD APY (to payoff w/CD term)					
Unsecured Credit					
Loan Pools	A+	A	B	C	D
Credit Score Brackets	740+	739-700	699-660	659-625	625>
Max Unsecured	\$20,000	\$15,000	\$10,000	\$5,000	\$1,000
Unsecured Limit is Aggregate per Household					
FICO Scores will be Averaged to Determine Credit Score Bracket					
Personal Loans					
Thin Files (less than 18mo credit history on at least three trade lines reported) ADD 2% - No FICO Bumps allowed					
Recent Chapter 7 Bankruptcies (3 Years and Less) ADD 2% - No FICO Bumps allowed					
High Credit Discount (FICO 780 or higher) DISCOUNT .25%					
12 Month Term	8.50%	8.60%	9.60%	11.60%	14.60%
18 Month Term	10.00%	10.10%	11.10%	13.10%	16.10%
24 Month Term	12.50%	12.60%	13.60%	15.60%	18.60%
36 Month Term	14.50%	14.60%	15.60%	17.60%	20.60%
Rates effective 04.11.2023					
Overdraft Line of Credit					
18.00%					
VISA Credit Card Loans					
FOR VISAS - National Prime Rate as of September 17, 2025 = 7.25%					
Prime Rate for VISAs 7.25% w/NO Floor Rate (Variable - Changes Effective April and October - Max Rate 18%)					
FICOs 701+		FICOs 700-600		FICOs 600>	
Prime Rate + 5.00%		Prime Rate + 7.50%		Prime Rate + 10.00%	
12.25%		14.75%		17.25%	

Rates effective 10.01.2025 (Updated 12.19.2025)

HELOCS - Primary Homes Only					
FOR HELOCS - National Prime Rate as of December 9, 2025 = 6.75%					
Prime Rate for HELOCS 6.75% (Variable - Changes Effective January, April, July, October)					
Floor Rate - 4.5% and Max Rate - 18%					
LTV to be based on the LOW values only					
HELOC					
HELOC Buckets	FICO Above 700	FICOs 700-671	FICOs 670-640	FICOs 639-600	FICOs Below 600
LTV Caps 1st Lien Position	80%	80%	75%	70%	70%
LTV Caps 2nd Lien Position	75%	75%	75%	70%	70%
Rates	Prime Rate + 0%	Prime Rate + 1%	Prime Rate + 2%	Prime Rate + 3%	Prime Rate + 4%
Rates Combined (Floor Rate or Prime Rate + Margin)	6.75%	7.75%	8.75%	9.75%	10.75%

Rates Effective 01.01.2026