

Secured AUTO Credit						
Street Bikes Older than Nine Years Qualify for TOY 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						
<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

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) <b>ADD 2% - No FICO Bumps allowed</b> Recent Bankruptcy (3 Years and Less) <b>ADD 2% - No FICO Bumps allowed</b>						
<b>RV's</b> (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)

TOY 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) <b>ADD 2% - No FICO Bumps allowed</b> Recent Bankruptcy (3 Years and Less) <b>ADD 2% - No FICO Bumps allowed</b>						
<b>Toy Loans</b> (Examples: Snowmobiles, ATV's, UTV's, Motorcycles, Cargo Trailers) 1/2 add ons for value Street Bikes <b>Nine years</b> and newer qualify for AUTO rates						
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%
	61-72 Months	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%
	61-72 Months	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%
	61-72 Months	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 04.01.2024)

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
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 Setpember 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

HELOCS - Primary Homes Only					
FOR HELOCS - National Prime Rate as of December 19, 2024 = 7.50%					
Prime Rate for HELOCS 7.50% (Variable - Changes Effective January, April, July, October)					
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)	7.50%	8.50%	9.50%	10.50%	11.50%

*Rates Effective 04.01.2025*