

| <u>New and Used Vehicles, Motorcycles</u> | | | | | | <u>Signatures</u> | | | | | |
|--|------------------|------------------|---------------------|------------------|---------------------|-------------------|------------------|-------------------|------------------|------------------|--------|
| <u>Term</u> | | | | | | <u>Term</u> | | | | | |
| | 24 months | 36 months | 48/54 months | 60 months | 72/84 months | | 12 months | 24 months | 36 months | 48 months | |
| A+ | 3.99% | 4.49% | 4.99% | 5.49% | 5.99% | | A+ | 7.49% | 7.99% | 8.49% | 8.99% |
| A | 4.49% | 4.99% | 5.49% | 5.99% | 6.49% | | A | 8.49% | 8.99% | 9.49% | 9.99% |
| B | 5.99% | 6.49% | 6.99% | 7.49% | 7.99% | | B | 9.99% | 10.49% | 10.99% | 11.49% |
| C | 9.49% | 9.99% | 10.49% | 10.99% | 11.49% | | C | 12.09% | 12.49% | 14.49% | 15.00% |
| D | 14.49% | 14.99% | 15.49% | 15.99% | N/A | | D/E | 18.49% | N/A | N/A | N/A |
| <u>RV, Boats, Trailers, ATV's, Jet Ski's, etc...</u> | | | | | | | | | | | |
| <u>Term</u> | | | | | | | | | | | |
| | 24 months | 36 months | 48/54 months | 60 months | 72 months | 84 months | 96 months | 120 months | | | |
| A+ | 5.99% | 6.49% | 6.99% | 7.49% | 7.99% | 8.99% | 9.49% | 9.49% | | | |
| A | 6.49% | 6.99% | 7.49% | 7.99% | 8.49% | 9.49% | 9.99% | 10.49% | | | |
| B | 7.99% | 8.49% | 8.99% | 9.49% | 9.99% | 10.49% | 10.99% | 11.49% | | | |
| C | 11.49% | 11.99% | 12.49% | 12.99% | 13.49% | 13.99% | 14.49% | 14.99% | | | |
| D | 16.49% | 16.99% | 17.49% | 17.99% | 18.49% | 18.99% | 19.49% | N/A | | | |
| <u>Credit Cards</u> | | | | | | | | | | | |
| <u>Auto Terms</u> | | | | | | | | | | | |
| 2024-2026 72 months | | | | | | | | | | | |
| Score 680+: 14.40% | | | | | | | | | | | |
| 2022-2023 60 months | | | | | | | | | | | |
| Score 600-679: 17.40% | | | | | | | | | | | |
| 2018-2021 54 months | | | | | | | | | | | |
| Score 0-599: 17.40% | | | | | | | | | | | |
| 2016-2017 48 months | | | | | | | | | | | |
| <u>Motorcycles:</u> | | | | | | | | | | | |
| max term: new and used 72 months | | | | | | | | | | | |
| <u>New and Used Auto and Motorcycles</u> | | | | | | | | | | | |
| If over \$30,000 and 2024-2026; term can go up to 84 months | | | | | | | | | | | |
| 2011 - 2015 financed 48 mo. with 1% added to qualifying rate | | | | | | | | | | | |
| Finance up to 100% JD Power retail value | | | | | | | | | | | |
| Competitor match rate and/or term with proof | | | | | | | | | | | |
| <u>RV, Travel Trailers, Motorhomes, and Boats:</u> | | | | | | | | | | | |
| finance nothing older than 15 years | | | | | | | | | | | |
| max term: new and used 120 months | | | | | | | | | | | |
| <u>ATV's, Snowmobiles, Jet Ski's and etc.:</u> | | | | | | | | | | | |
| max term: new and used 84 months | | | | | | | | | | | |
| <u>Share/CD Secured</u> | | | | | | | | | | | |
| 3.5% over rate | | | | | | | | | | | |
| max term: 60 months | | | | | | | | | | | |
| <u>Overdraft Protection</u> | | | | | | | | | | | |
| 15% | | | | | | | | | | | |
| <u>Credit Grading</u> | | | | | | | | | | | |
| A+ 750-850 | | | | | | | | | | | |
| A 700-749 | | | | | | | | | | | |
| B 650-699 | | | | | | | | | | | |
| C 620-649 | | | | | | | | | | | |
| D 580-619 | | | | | | | | | | | |
| E under 580 | | | | | | | | | | | |
| <u>CONTACT US!</u> | | | | | | | | | | | |
| One Thirteen Credit Union | | | | | | | | | | | |
| 3505 N. Chestnut St. | | | | | | | | | | | |
| Colorado Springs, CO 80907 | | | | | | | | | | | |
| Loan Officer: Ashley Hill | | | | | | | | | | | |
| ashley@113creditunion.com | | | | | | | | | | | |
| 719-632-7118 | | | | | | | | | | | |