

New and Used Vehicles, Motorcycles

	<u>Term</u>				
	24 months	36 months	48/54 months	60 months	72/84 months
A+	3.99%	4.49%	4.99%	5.49%	5.99%
A	4.49%	4.99%	5.49%	5.99%	6.49%
B	5.99%	6.49%	6.99%	7.49%	7.99%
C	9.49%	9.99%	10.49%	10.99%	11.49%
D	14.49%	14.99%	15.49%	15.99%	N/A

Signatures

	<u>Term</u>			
	12 months	24 months	36 months	48 months
A+	7.49%	7.99%	8.49%	8.99%
A	8.49%	8.99%	9.49%	9.99%
B	9.99%	10.49%	10.99%	11.49%
C	12.09%	12.49%	14.49%	15.00%
D/E	18.49%	N/A	N/A	N/A

RV, Boats, Trailers, ATV's, Jet Ski's, etc...

	<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

Share/CD Secured

3.5% over rate
max term: 60 months

Overdraft Protection

15%

Auto Terms

2024-2026 72 months
2022-2023 60 months
2018-2021 54 months
2016-2017 48 months

Credit Cards

Score 680+: 14.40%
Score 600-679: 17.40%
Score 0-599: 17.40%

Motorcycles:

max term: new and used 72 months

New and Used Auto and Motorcycles

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

RV, Travel Trailers, Motorhomes, and Boats:

finance nothing older than 15 years
max term: new and used 120 months

ATV's, Snowmobiles, Jet Ski's and etc.:

max term: new and used 84 months

Credit Grading

A+ 750-850
A 700-749
B 650-699
C 620-649
D 580-619
E under 580

CONTACT US!**One Thirteen Credit Union**

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