New and Used Vehicles, Motorcycles

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Term	

Term

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	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%	
Α	4.49%	4.99%	5.49%	5.99%	6.49%	Α	8.49%	8.99%	9.49%	9.99%	
В	5.99%	6.49%	6.99%	7.49%	7.99%	В	9.99%	10.49%	10.99%	11.49%	
C	9.49%	9.99%	10.49%	10.99%	11.49%	С	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	

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

	<u>Term</u>						Share/CD Secured		
	24 months	36 months	48/54 months	60 months	72 months	84 months	96 months	120 months	3.5% over rate
A+	5.99%	6.49%	6.99%	7.49%	7.99%	8.99%	9.49%	9.49%	max term: 60 months
Α	6.49%	6.99%	7.49%	7.99%	8.49%	9.49%	9.99%	10.49%	
В	7.99%	8.49%	8.99%	9.49%	9.99%	10.49%	10.99%	11.49%	Overdraft Protection
C	11.49%	11.99%	12.49%	12.99%	13.49%	13.99%	14.49%	14.99%	15%
D	16.49%	16.99%	17.49%	17.99%	18.49%	18.99%	19.49%	N/A	

	Credit Cards	A+	750-850
Auto Terms	Score 680+: 14.40%	Α	700-749
2023-2025 72 months	Score 600-679: 17.40%	В	650-699
2021-2022 60 months	Score 0-599: 17.40%	C	620-649
2017-2020 54 months		D	580-619
2015-2016 48 months	Motorcycles:	E	under 580

New and Used Auto and Motorcycles

If over \$30,000 and 2023-2025; term can go up to 84 months 2010 - 2014 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:

max term: new and used 72 months

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

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

max term: new and used 84 months

CONTACT US! One Thirteen Credit Union

Credit Grading

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