

113 Credit Union
Loan Rate Sheet

New and Used Vehicles, Motorcycles

	<u>Term</u>				
	24 months	36 months	48/54 months	60 months	72/84 months
A+	2.49%	2.99%	3.49%	3.99%	4.49%
A	2.99%	3.49%	3.99%	4.49%	4.99%
B	4.49%	4.99%	5.49%	5.99%	6.49%
C	7.99%	8.49%	8.99%	9.49%	9.99%
D	12.99%	13.49%	13.99%	14.49%	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+	4.49%	4.99%	5.49%	5.99%	6.49%	7.49%	7.99%	7.99%
A	4.99%	5.49%	5.99%	6.49%	6.99%	7.99%	8.49%	8.99%
B	6.49%	6.99%	7.49%	7.99%	8.49%	8.99%	9.49%	9.99%
C	9.99%	10.49%	10.99%	11.49%	11.99%	12.49%	12.99%	13.49%
D	14.99%	15.49%	15.99%	16.49%	16.99%	17.49%	17.99%	N/A

Share/CD Secured

3.5% over rate
max term: 60 months

Overdraft Protection

15%

Credit Grading

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

Credit Cards

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

Auto Terms

2020-2022 72 months
2018-2019 60 months
2014-2017 54 months
2012-2013 48 months

Motorcycles:

max term: new and used 72 months

New and Used Auto and Motorcycles

If over \$30,000 and 2020-2022; term can go up to 84 months
2007 - 2011 financed 48 mo. with 1% added to qualifying rate

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

CONTACT US!

One Thirteen Credit Union

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Finance up to 100% JD Power retail value

Competitor match rate and/or term with proof