

**New and Used Vehicles, Motorcycles**

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

**Signatures**

	<u>Term</u>			
	12 months	24 months	36 months	48 months
<b>A+</b>	7.49%	7.99%	8.49%	8.99%
<b>A</b>	8.49%	8.99%	9.49%	9.99%
<b>B</b>	9.99%	10.49%	10.99%	11.49%
<b>C</b>	12.09%	12.49%	14.49%	15.00%
<b>D/E</b>	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	
<b>A+</b>	5.99%	6.49%	6.99%	7.49%	7.99%	8.99%	9.49%	9.49%	
<b>A</b>	6.49%	6.99%	7.49%	7.99%	8.49%	9.49%	9.99%	10.49%	
<b>B</b>	7.99%	8.49%	8.99%	9.49%	9.99%	10.49%	10.99%	11.49%	
<b>C</b>	11.49%	11.99%	12.49%	12.99%	13.49%	13.99%	14.49%	14.99%	
<b>D</b>	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%

**Credit Grading**

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

**Credit Cards**

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

**Motorcycles:**

max term: new and used 72 months

**Auto Terms**

2022-2024 72 months  
2020-2021 60 months  
2016-2019 54 months  
2014-2015 48 months

**New and Used Auto and Motorcycles**

If over \$30,000 and 2022-2024; term can go up to 84 months  
2009 - 2013 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