## **REDIFORM FCU**

### RATES AND TERMS

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CREDIT SCORE RANGE	GRADE OF PAPER	Max unsecured loan allowed to Borrow	RATES All Unsecured Loans	RATES Share Secured Loans	RATES Used Autos			Rates New Autos	
					24 Mo	36 Mo	48 Mo	60 - 72 Mo	up to 72 Mo
720+	Platinum	\$10,000.00	9.75%	4.50%	5.75%	6.25%	6.75%	7.25%	5.50%
680 - 719	Α	\$8,500.00	10.50%	4.50%	5.75%	6.25%	6.75%	7.25%	5.50%
640 - 679	В	\$7,000.00	11.75%	4.50%	6.75%	7.25%	7.75%	8.25%	5.50%
600 - 639	С	\$3,500.00	14.25%	4.50%	8.25%	8.75%	9.25%	9.75%	6.50%
550 - 599	D	\$2,500.00	15.75%	4.50%	11.25%	11.75%	12.25%	12.75%	10.00%
549 OR LESS	Е	\$1,500.00	16.50%	4.50%	12.25%	12.75%	13.25%	13.75%	11.00%
					Used Ve	hicles are clas	sified as 2016	and newer	Brand New 2024/Classical

#### Personal with Collateral = Unsecured Loan Rate - 2%

Shared secured loans will be considered A+ paper with a maximum amount of what is available in their account for a maximum term of 60 months. Unsecured loans will have a term no greater than 60 months.

84 mo term + .50%

Vehicles over \$50,000 must have Manager Approval

# RV Rates (New and Used)

CREDIT SCORE RANGE	60 Mo	72 Mo	84 Mo	120 Mo	180 Mo
720+	4.75%	5.25%	6.25%	7.00%	7.25%
680 - 719	4.75%	5.25%	6.25%	7.00%	7.25%
640 - 679	5.75%	6.25%	7.25%	8.00%	8.25%
600 - 639	7.25%	7.75%	8.75%	9.50%	9.75%
550 - 599	10.25%	10.75%	11.75%	12.50%	12.75%
549 OR LESS	11.25%	11.75%	12.75%	13.50%	13.75%

VISA AND UNSECURED AGGREGATE TOTALS Score Visa Limit Aggregate total Grade Max D/R 55% A+ 720 & over \$10.000.00 \$15.000.00 50% 680-719 \$10,000.00 \$15,000.00 45% 640-679 \$5,000.00 \$12,000.00 40% 600-639 \$3,500.00 \$7,000.00 38% 550-599 \$1,500.00 \$4,000.00 35% 549 & Less \$500.00 \$2.000.00

Visa introductory Rates for scores 640 and above are 8.9% for cash advances and 9.9% for purchases. Regular Rates are 12.9% for cash advances and 13.9% for purchases. If a 30 days delinquency occurs on the introductory rate, the rate will increase to the regular rate.

SHARE SAVINGS	IRA	MONEY MARKET		
0.10%*	2.00%	2.00%**		

- \* A minimum balance of \$250.00 is required to earn dividends
- \*\*A minimum balance of \$2,000.00 is required to earn dividends

#### SHARE CERTIFICATE (CD) RATES

Minimum Deposit required \$2,500.00 12 Mo APR 2.20 % APY 2.22%

24 Mo APR 2.35% APY 2.37%

SHARE CERTIFICATES

Minimum Deposit required \$10,000.00
12 Mo APR 2.30 % APY 2.32%

24 Mo APR 2.45% APY 2.47%

Jumbo CD Minimum Deposit Required \$20,000 20 Month APR 4.00% APY 4.06%

RATES ARE SUBJECT TO CHANGE updated 03/04/2024

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AMOUNT UNSECURD A MEMBER CAN BORROW							
MUST BE CONTINUOUS EMPLOYMENT FOR AT LEAST 90 DAYS							
	90days-1 year	1-3 years	3-5years	5 Years			
A+	\$3,500.00	\$5,000.00	\$7,000.00	\$10,000.00			
Α	\$2,500.00	\$4,000.00	\$6,000.00	\$8,500.00			
В	\$1,500.00	\$2,500.00	\$3,500.00	\$7,000.00			
С	\$1,000.00	\$1,500.00	\$2,500.00	\$3,500.00			
D	\$750.00	\$1,000.00	\$1,500.00	\$2,500.00			
E	\$500.00	\$750.00	\$1,000.00	\$1,500.00			