

REDIFORM FCU

RATES AND TERMS

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 84 Mo
720+	Platinum	\$10,000.00	8.00%	2.75%	3.00%	3.50%	4.00%	4.50%	2.75%
680 - 719	A	\$8,500.00	8.75%	2.75%	3.00%	3.50%	4.00%	4.50%	2.75%
640 - 679	B	\$7,000.00	10.00%	2.75%	4.00%	4.50%	5.00%	5.50%	2.75%
600 - 639	C	\$5,000.00	12.50%	2.75%	5.50%	6.00%	6.50%	7.00%	3.75%
550 - 599	D	\$3,000.00	14.00%	2.75%	8.50%	9.00%	9.50%	10.00%	7.25%
549 OR LESS	E	\$2,500.00	15.00%	2.75%	9.50%	10.00%	10.50%	11.00%	8.25%

Used Vehicles are classified as 2014 and newer

Brand New
2022/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 mths
Unsecured loans will have a term no greater than 60 mths

Vehicles over \$40,000 must have Manager Approval

RV Rates (New and Used)

CREDIT SCORE RANGE	60 Mo	72 Mo	84 Mo	120 Mo	180 Mo
720+	3.00%	3.50%	4.50%	5.25%	5.50%
680 - 719	3.00%	3.50%	4.50%	5.25%	5.50%
640 - 679	4.00%	4.50%	5.50%	6.25%	6.50%
600 - 639	5.50%	6.00%	7.00%	7.75%	8.00%
550 - 599	8.50%	9.00%	10.00%	10.75%	11.00%
549 OR LESS	9.50%	10.00%	11.00%	11.75%	12.00%

VISA AND UNSECURED AGGREGATE TOTALS

Grade	Max D/R	Score	Visa Limit	Aggregate total
A+	55%	720 & over	\$10,000.00	\$15,000.00
A	50%	680-719	\$10,000.00	\$15,000.00
B	45%	640-679	\$7,500.00	\$12,000.00
C	40%	600-639	\$5,000.00	\$8,000.00
D	38%	550-599	\$3,500.00	\$5,000.00
E	35%	549 & Less	\$1,000.00	\$3,500.00

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%*	0.30%**	0.30%***

* A minimum balance of \$250.00 is required to earn dividends

**A minimum balance of \$1,000.00 is required to earn dividends

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

SHARE CERTIFICATE (CD) RATES

Minimum Deposit required \$1,000.00

6 MTH	.30%	36 MTH	.50%
1 YR	.35%	48 MTH	.60%
24 MTH	.40%	60 MTH	.75%

AMOUNT UNSECURED 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
A	\$2,500.00	\$4,000.00	\$6,000.00	\$8,500.00
B	\$1,500.00	\$2,500.00	\$3,500.00	\$7,000.00
C	\$1,000.00	\$1,500.00	\$2,500.00	\$5,000.00
D	\$750.00	\$1,000.00	\$1,500.00	\$3,000.00
E	\$500.00	\$750.00	\$1,000.00	\$2,500.00

RATES ARE SUBJECT TO CHANGE

updated 01/01/2022