

| Risk Based Pricing Rate Chart | Rates approved and effective as of 8/11/2021. | | | | | |
|--|---|-----------|-----------|-----------|-----------|---------------|
| Credit Grade | A+ | A | B | C | D | E |
| FICO Classic 08 - Credit score ranges | 850 - 800 | 799 - 720 | 719 - 660 | 659 - 600 | 599 - 540 | 539 and below |
| Debt-to-income loan policy limit is 45% Exceptions may apply. | | | | | | |
| If member is applying for... | | | | | | |
| Unsecured / closed-end signature loans | | | | | | |
| Maximum loan amount | \$ 16,000 | \$ 15,000 | \$ 14,000 | \$ 13,000 | \$ 10,000 | \$ 8,000 |
| Maximum term of repay in months | 60 | 60 | 60 | 60 | 60 | 60 |
| Annual Percentage Rate (APR) | 6.00% | 7.00% | 8.00% | 10.00% | 12.00% | 14.00% |
| Unsecured / education signature loans | | | | | | |
| Maximum loan amount | \$ 10,000 | \$ 9,000 | \$ 8,000 | \$ 7,000 | \$ 6,000 | N/A |
| Maximum term of repay in months | 48 | 48 | 36 | 36 | 36 | |
| Annual Percentage Rate (APR) | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | |
| Secured / share-secured signature loans | | | | | | |
| Maximum loan amount | CU will loan any amount as long as it is 100% secured by a member's shares. | | | | | |
| Maximum term of repay in months | 60 | 60 | 60 | 60 | 60 | N/A |
| Annual Percentage Rate (APR) | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | |
| Secured / NEWER auto-motorcycle loans | This category applies to 5 year old vehicles to current year brand new vehicles. | | | | | |
| Maximum loan amount | CU will loan up to 100% of the MSRP Value. | | | | | |
| Maximum term of repay in months | 72 | 72 | 72 | 72 | 72 | 72 |
| Annual Percentage Rate (APR) | 3.00% | 3.50% | 4.00% | 6.00% | 8.00% | 10.00% |
| Secured / USED auto-motorcycle loans | This category applies to 6 year old vehicles and older. | | | | | |
| Maximum loan amount | CU will loan up to 100% of either a KBB or NADA book value. | | | | | |
| Maximum term of repay in months | 60 | 60 | 60 | 60 | 60 | 60 |
| Annual Percentage Rate (APR) | 3.50% | 4.50% | 5.50% | 7.50% | 9.50% | 11.50% |
| Secured / all recreational vehicle loans | | | | | | |
| Maximum loan amount | CU will loan up to 100% of a KBB, NADA, Marine book value or signed appraisal. | | | | | |
| Maximum term of repay in months | 60 | 60 | 60 | 60 | 60 | |
| Annual Percentage Rate (APR) | 5.00% | 6.00% | 7.00% | 9.00% | 11.00% | |
| Please contact the credit union office for additional information. Rates are subject to change at monthly board meetings. | | | | | | |