New 2021-2025 12020-older

|   |                | 100-3021-2023 1-303                            |                         |                              |  |  |              |               |                     |                                |                |               |
|---|----------------|--|-------------------------|------------------------------|--|--|--------------|---------------|---------------------|--------------------------------|----------------|---------------|
| Risk Based Pricing Rate Chart                             |                | Rates approved and effective as of 10/16/2023. |                         |                              |  |  |              |               |                     |                                |                |               |
|   |                |  |                         |                              |  |  |              |               |                     | 0/                             |                | <u> </u>      |
| Credit Grade  |                | A+   |                         | A                            |  | В  |              | С             |                     | D                              |                | E             |
| FICO Classic 08 - Credit score ranges                     |                | 850 - 800                                      |                         | 799 - 720                    |  | 719 - 660  |              | 659 - 600     |                     | 599 - 540                      | 539 a          | nd belov      |
| Debt-to-income loan policy limit is 45%                   |                |  |                         |                              | ······································ |  | \            | <del></del>   |                     |                                |                |               |
| Exceptions may apply.                                     |                |  |                         | - fi                         | /                                      | <del>)                                    </del> |              | <u> </u>      |                     | 1.                             |                |               |
| Exceptions may apply.                                     |                |  | M/ /                    | NO                           |  | <u>/</u>   |              |               | $ \longrightarrow $ | KAN                            |                | <del>\</del>  |
| If member is applying for                                 |                | 1  |                         | 7 0                          |  |  | _/_          | W C           | 10                  | 100                            |                |               |
| Unsecured / closed-end signature loans                    | <del> </del> - | <u> </u>                                       |                         | ,                            | *.                                     | -  |              |               | •                   | f. A                           | <u> </u>       |               |
| Maximum loan amount                                       | -              | \$   | 16,000                  | \$                           | 15,000                                 | \$   | 14,000       | \$            | 13,000              | \$ 10,000                      | ) \$           | 8,000         |
| Maximum term of repay in months                           | <u> </u>       | Ψ  |                         | <del> </del>                 |  | 1 .  |              | . Φ           | 13,000              |                                |                | 6,000         |
| Annual Percentage Rate (APR)                              |                |  | 60:<br>8.00%            |                              | . <u>60.</u><br>10.00%                 |  | 12.00%       |               | 13.00%              |                                | <del></del> 1  | 15.009        |
| Annual Percentage Rate (APR)                              |                |  | 0.00%                   |                              | 10.00%                                 |  | 12.00%       |               | 13.00%              | 14.003                         | <u>°</u>       | 15.00         |
| Unsecured / education signature loans                     |                | ,  |                         |                              |  |  |              |               |                     |                                |                |               |
| Maximum loan amount                                       |                | \$   | 10,000                  | \$                           | 9,000                                  | \$   | 8,000        | \$            | 7,000               | \$ 6,000                       | 1:             | N/A           |
| Maximum term of repay in months                           |                | · .  | 48                      |                              | 48                                     | ·  | 36           |               | 36                  | 3(                             | 3              |               |
| Annual Percentage Rate (APR)                              |                |  | 5.00%                   | :                            | 5.00%                                  |  | 5.00%        |               | 5.00%               | 5.00%                          | 6.             |               |
|   |                | ·  |                         |                              |  |  | - ''         |               |                     |                                |                |               |
| Secured / share-secured signature loans                   |                | -  |                         | ·                            |  |  |              |               |                     |                                |                |               |
| Maximum loan amount                                       |                | <b>CU</b> will                                 | loan any                | amount a                     | as long a                              | s it is 10                                       | 0% secur     | ed by a m     | ember's             |                                |                |               |
| Maximum term of repay in months                           | : '            |  | .60                     |                              | 60                                     |  | 60           |               | 60                  |                                | 0              | N/A           |
| Annual Percentage Rate (APR)                              |                |  | 3.00%                   |                              | 3.00%                                  |  | 3.00%        |               | 3.00%               | 3.00%                          | 6              |               |
|   |                |  |                         |                              |  |  |              |               |                     |                                |                |               |
| Secured / NEWER auto-motorcycle loans                     | $\overline{}$  |  |                         |                              |  |  |              | irrent yea    | ar branc            | d new vehicles.                |                |               |
| Maximum loan amount                                       | $\perp$        | CU will  | loan up to              | <u>100% o</u>                |  | RP Valu  |              |               |                     | _                              | 1              |               |
| Maximum term of repay in months                           | $\perp$        | 1/   | 72                      | /                            | 72                                     |  | 72           | ~/^           | 72                  | 72                             |                | 7             |
| Annual Percentage Rate (APR)                              |                | 4.5  | 6.00%                   | 5.2                          | 7.00%                                  | 7,00   | 9.00%        | <u> 450 '</u> | 11.00%              | し入り0 13.00%                    | 00 41 6        | 15.00%        |
| Coursel / HOFD aut  |                |  | 1                       |                              |  |  | 1            | T - 1         |                     |                                |                |               |
| Secured / USED auto-motorcycle loans  Maximum loan amount |                |  | tegory ar               |                              |  |  |              |               |                     |                                |                |               |
|   |                | CO WIII  | loan up to              | 100% 0                       | -,                                     | KBB or   | <u> </u>     | ok value.     |                     | 6(                             | <u>vl</u> .    |               |
| Maximum term of repay in months                           | $\mathcal{A}$  | 1 60   | 60                      | 7 00                         | 60                                     | ar on  | 60           | i oa          | 60                  |                                |                | 45.000        |
| Annual Percentage Rate (APR)                              | _              | 6.00   | 8.00%                   | 7,00                         | 9.00%                                  | 1,00   | 11.00%       | 11,00         | 13.00%              | 13.00 14.00%                   | 15.00          | 15.00%        |
| Secured / all recreational vehicle loans                  |                |  |                         |                              |  |  |              | -             |                     | ·                              |                |               |
| Maximum loan amount                                       |                | CHAdil   | loan un to              | 100% 0                       | fa.KBP                                 | ΝΔΠΔ   | Marina ho    | ok value      | or sians            | d appraisal.                   |                |               |
| Maximum term of repay in months                           |                | OO AAIII.                                      | 60                      | 7-10070 U                    | 60                                     | HANDA,   | Marine bc    | ok value      | or signe            |                                | 1              | N/A           |
| Annual Percentage Rate (APR)                              |                |  | 9.00%                   |                              | 10.00%                                 |  | 12.00%       | •             | 14.00%              | 15.00%                         |                | 13/77         |
| ramadi i Groomago (Nate (Al IV)                           |                |  | J.UU /0                 | ·                            | 10.00/0                                |  | 12.00/0      |               | 1-7.00 /0           | 10.007                         |                | <del>-\</del> |
| Please contact the credit union of                        | offic          | e for a  | doitional i             | เทร็ดสหออร์                  | ion Pai                                | tae ara e  | ubject te    | change        | af mon              | thly hoard mae                 | i<br>tinas     |               |
| Cil 1   | V111U          | · IUI at                                       | A-COLUMN - 1 BOX 11 . 1 | 19 04 <b>67</b> 0 00 0 651 f | 2 - B K 2 C Z L                        | ma one s   | ample of the | A PERMITTING  | COC BRIGARI         | entrolling properties and con- | err 11 20 es 4 |               |

In 8/19/25 RG motioned to accept the lowered notes on Autos. Rest of the Bd. Mbrs MP, LT, JW, DE Said Yes! 8/20/25