

<u>Risk Based Pricing Rate Chart</u>	<u>Rates changed 08/20/2025. Reapproved 12/10/2025.</u>					
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.						
<u>If member is applying for...</u>						
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)	8.00%	10.00%	12.00%	13.00%	14.00%	15.00%
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)	4.50%	5.50%	7.00%	9.50%	12.00%	14.00%
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 a booked value.					
Maximum term of repay in months	60	60	60	60	60	60
Annual Percentage Rate (APR)	6.00%	7.00%	9.00%	11.00%	13.00%	15.00%
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	N/A
Annual Percentage Rate (APR)	9.00%	10.00%	12.00%	14.00%	15.00%	
Please contact the credit union office for additional information. Rates are subject to change at monthly board meetings.						