

Rate Matrix

New Auto Rates

Credit Score	Credit Tier	36 Months	48 Months	60 Months	72 Months
750 – 850	A+	2.00	2.25	2.50	3.00
700 – 749	A	2.25	2.50	2.75	3.25
650 – 699	B	2.75	3.00	3.25	3.75
600 – 649	C	4.00	4.25	4.50	5.00
550 – 599	D	6.00	6.25	6.50	7.00
549 or less	E	8.00	8.25	8.50	9.00

D – E Credit Score Max 55% Debt Ratio

Used Auto Rates

Credit Score	Credit Tier	36 Months	48 Months	60 Months	72 Months
750 – 850	A+	3.00	3.25	3.50	4.00
700 – 749	A	3.25	3.50	3.75	4.25
650 – 699	B	3.75	4.00	4.25	4.75
600 – 649	C	5.00	5.25	5.50	6.00
550 – 599	D	7.00	7.25	7.50	8.00
549 or less	E	9.00	9.25	9.50	10.00

D – E Credit Score Max 55% Debt Ratio

Model Years 2017, 2016, 2015, 2014 Maximum Loan 72 Months

Model Years 2013, 2012, 2011 Maximum Loan 36 Months

Older Models add 2%

Personal Loan Rates

Credit Score	Credit Tier	Loan Maximum	12 Months	24 Months	36 Months	48 Months
750 – 850	A+	12,000	6.99	7.99	8.99	9.99
700 – 749	A	10,000	7.99	8.99	9.99	10.99
650 – 699	B	10,000	8.99	9.99	10.99	11.99
600 – 649	C	8,000	10.99	11.99	12.99	13.99
550 – 599	D	5,000	11.99	12.99	13.99	14.99
549 or less	E	2,500	15.00	16.00	17.00	18.00

D – E Credit Score Max 55% Debt Ratio

Visa Credit Card Rates

Credit Score	Credit Tier	VISA Limit	
750 – 850	A+	10,000	9.90
700 – 749	A	10,000	10.90
650 – 699	B	8,000	11.90
600 – 649	C	5,000	12.90
550 – 599	D	5,000	13.90
549 or less	E	2,500	14.90

D – E Credit Score Max 55% Debt Ratio

All rates are subject to change

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights are provided in your account agreement.

All loans are subject to cross collateral provisions please read the second paragraph on the back of your note.

In compliance with the FACT ACT of 2004 we are notifying you, our member, that the Credit union reports loan payments to the three major Credit Bureaus. If your loan should become delinquent our reporting may affect your credit score.