

## Rate Matrix

Credit Score	Credit Tiers	New Auto	New Auto	New Auto	New Auto
Terms		36 Months	48 Months	60 Months	72 Months
750 – 850	A+	1.90	2.25	2.50	3.50
700 – 749	A	2.50	2.75	2.90	3.90
650 – 699	B	3.50	3.75	4.00	5.00
600 – 649	C	5.00	5.25	5.50	6.50
550 – 599	D	8.00	8.25	8.50	9.50
549 or less	E	10.00	10.25	10.50	11.50
D – E Credit Score Max 55%	Debt Ratio				

Credit Score	Credit Tiers	Used Auto	Used Auto	Used Auto	Used Auto
Terms		36 Months	48 Months	60 Months	72 Months
750 – 850	A+	2.90	3.25	3.50	4.75
700 – 749	A	3.50	3.75	3.90	5.25
650 – 699	B	4.50	4.75	5.00	6.25
600 – 649	C	6.00	6.25	6.50	7.75
550 – 599	D	9.00	9.25	9.50	10.75
549 or less	E	11.00	11.25	11.50	12.75
D – E Credit Score Max 55%	Debt Ratio				

**Model Years 2011,2010,2009,2008 Maximum Loan 72 Months**

**Model Years 2007,2006,2005 Maximum Loan 36 Months**

**Older Models add 2%**

Credit Score	Credit Tiers	Loan Maximum	Personal	Personal
Terms			0 -24 Months	36 - 48 Months
750 – 850	A+	15,000	6.99	8.00
700 – 749	A	15,000	7.99	9.00
650 – 699	B	10,000	8.99	10.00
600 – 649	C	10,000	10.99	13.00
550 – 599	D	5,000	11.99	14.00
549 or less	E	2,500	15.00	17.00
D – E Credit Score Max 55%	Debt Ratio			

Credit Score	Credit Tiers	VISA Limit	
Terms			
750 – 850	A+	10,000	9.90
700 – 749	A	10,000	10.90
650 – 699	B	10,000	11.90
600 – 649	C	10,000	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.