



Effective 01/01/2020

Direct Loan Rates

Model Year	Rates based on Experian FICO 2						
	Term	Tier A+ 750+	Tier A 700- 749	Tier B 660-699	Tier C 629-659	Tier D/0/FTB 600-628	Tier E 599 or less
New 2019-2020 Mileage <5000 Minimum Loan Amount \$5,000	12 to 60	3.24%	3.49%	4.24%	8.24%	9.99%	16.74%
	61 to 72*	3.49%	3.79%	4.99%	8.49%	10.99%	17.74%
	73 to 84**	3.79%	3.99%	5.49%	8.99%		
Used 2011-2019 Minimum Loan Amount \$5,000 See below for older model vehicles	12 to 60	3.49%	3.74%	4.49%	9.99%	11.99%	17.99%
	61 to 72*	3.99%	4.24%	4.99%	10.24%	12.74%	17.99%
	73 to 84**	4.49%	4.79%	5.24%	10.49%		
(RV, Travel Trailer, Camper) Secured Loans 2011-2020 Up to max LTV 80%- see lending guidelines Tiers (C/D/E) have lower LTV- see lending guidelines	Term	Tier A+	Tier A	Tier B	Tier C	Tier D	Tier E
	12 to 60	6.49%	6.99%	8.49%	10.74%	12.99%	17.49%
	61 to 72*	6.99%	7.24%	8.74%	10.99%	13.24%	17.74%
	73 to 84**	7.49%	8.24%	9.74%	11.99%	14.24%	18.00%
(New/Used Motorcycle) Secured Loans 2012-2020 Up to max LTV 80%- see lending guidelines Tiers (C/D/E) have lower LTV- see lending guidelines	Term	Tier A+	Tier A	Tier B	Tier C	Tier D	Tier E
	12 to 60	6.49%	6.99%	8.49%	10.74%	12.99%	17.49%
	61 to 72*	6.99%	7.24%	8.74%			
Loans under \$10,000 are subject to 12/24/36/48 term Add 1% to rate for mileage over 75k Add 3% to rate for vehicle loan 2006-2010 loan officer to determine approval of collateral Max Mileage Auto/SUV 110K Max Mileage Diesel 125K * Minimum Loan Amount \$15,000 Minimum Rate 2.49% (included dealer matching) ** Minimum Loan Amount \$25,000 *** Minimum Loan Amount \$35,000 Maximum Rate 18.00%							
Discount	.25% discount will be given to members who set up automatic payments at loan funding on New/Used Auto only						
LTV Max Auto/SUV	Tiers A+-A Max adv 125% LTV		Tier B-C Max adv 120%		Tier D/0/FTB Max adv 115%		Tier E Max adv 110%
LTV based on MSRP (New) or Kelly Fair Purchase Price (Used) Value including Tax, Lic, dlr adds (excluding LLFCU MBI/GAP)							
LTV Max Motorcycle/RV	80% financing Nada Guide (Average Retail) See Lending Guidelines based on credit tier						
Cash-out Auto Loans	Add 2% to (Used Auto) qualified base rate Model year must be 2012 or newer Mileage not to exceed 75k miles Finance up to 100% of KBB Lending Value- Loan officer to determine loan amount Max term up to 60mo- Loan officer to determine loan term						
Other Loan Rates							
Signature Loans	15% Max Amount \$20,000						
Visa Platinum	8.9% Limit Min. \$2,500-Max Amount \$20,000						
Visa Classic	12.90%						
Overdraft Line of Credit	14% (limit \$1000)						
Holiday Loan (promotional)	Loan available (Nov, Dec)			\$1,500 12% 12mo Term		\$1,000 10% 8mo term	
Share Secured	5.00%						