Indirect Auto Lending Program IL, IN, NV, MN Effective: 08/26/2024

Credit Union 1

| Model Year Term (Months) 740+ A+ 739-700 A 699-660 B 659-640 C | | | RATES, TE | RMS, & LTV | | | | | |
|--|---|---------------------------|---|--|---|-----------|--|--|--|
| 2023 & Newer 73-84 5.99% 6.99% 7.99% 8.99% | Model Year | Term (Months) | 740+ A+ | 739-700 A | 699-660 B | 659-640 C | | | |
| 2021-2022 | 2023 & Newer | 24-72 | 5.49% | 6.49% | 7.49% | 8.49% | | | |
| 2012-2017 24-72 9.49% 10.49% 11.49% 12.49% 2016-2013 24-72 9.99% 10.99% 11.99% 12.99% 12.99% 10.99% 11.99% 12.99% 12.99% 10.49% 11.99% 12.99% 12.99% 10.49% 12.49% 13.99% 12.99% 10.49% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.49% 13.99% 12.59% 12.69% | 2023 & Newer | 73-84 | 5.99% | 6.99% | 7.99% | 8.99% | | | |
| 2012 and older | 2021-2022 | 24-84 | 7.49% | 8.49% | 9.49% | 10.49% | | | |
| ### Approvals can be subject to change after additional credit review based on prior credit associated with CU1* Max Mileage Passenger Vehicle 125k Diesel Trucks 150k | 2020-2017 | 24-72 | 9.49% | 10.49% | 11.49% | 12.49% | | | |
| *Approvals can be subject to change after additional credit review based on prior credit associated with CU1* Max Milleage Passenger Vehicle 125k Diesel Trucks 150k Max Front End LTV +++ 140% 135% 125% 125% Max Dollar Amount Over NADA/Invoice \$15,000 \$10,000 \$10,000 \$8,000 **76-84 month term loans require a minimum of \$15,000 amount financed. **PEALER COMPRENSATION 2.00% of Amount Financed Credit Scores 740+ 1.75% of Amount Financed Credit Scores 740+ 1.75% of Amount Financed Credit Scores 740- 1.75% of Amount Financed Credit Scores 606-699 1.00% of Amount Financed Credit Scores 606-699 1.00% of Amount Financed Credit Scores 606-699 **St0 membership fee and processing fee withheld from dealer proceeds **PROGRAM GUIDELINES** New: Invoice - Not previously titled Used: NADA Clean Trade (Local Version) - Previously titled Current model year more than 6,000 miles 80% invoice All valuations are including tax, title, and license. **A+ A B C **St54 \$230 \$280 \$380 **Abian St64 \$230 \$280 \$380 **Backend Products Assignment Fee Auto Approval \$84 \$230 \$280 \$380 **Backend Products Assignment Fee Auto Approval \$84 \$230 \$260 \$360 \$360 \$460 **Backend Products Assignment Fee Auto Approval \$84 \$230 \$280 \$380 **Backend Products Assignment Fee Auto Approval \$84 \$230 \$280 \$380 **Backend Products Assignment Fee Auto Approval \$84 \$230 \$280 \$380 **Backend Products Assignment Fee Auto Approval \$84 \$230 \$260 \$360 \$360 \$460 **Backend Broducts Approval \$84 \$230 \$260 \$360 \$360 \$360 **Backend Products Assignment Fee Auto Approval \$84 \$230 \$260 \$360 \$360 \$360 **Backend Broducts Approval \$84 \$230 \$260 \$360 \$360 \$360 \$360 **Backend Broducts Approval \$84 \$230 \$360 \$360 \$360 \$360 \$360 \$360 \$360 \$3 | 2016-2013 | 24-72 | 9.99% | 10.99% | 11.99% | 12.99% | | | |
| Max Mileage Passenger Vehicle 125k Diesel Trucks 150k Max Front End LTV +++ | 2012 and older | | | | | 13.99% | | | |
| Max Front End LTV over 125% 120% 120% 115% 125% Max Front End LTV ++ | | * Approvals can be su | | | dit associated with CU1* | | | | |
| Max Front End LTV +++ | Add 1% if from | nt end LTV over | | | 120% | 115% | | | |
| Max Dollar Amount Over NADA/Invoice | | | | | | | | | |
| #76-84 month term loans require a minimum of \$15,000 amount financed. DEALER COMPENSATION | | | | | | | | | |
| Flat Rate Program 1.55% of Amount Financed Credit Scores 700-739 1.55% of Amount Financed Credit Scores 660-699 1.00% of Amount Financed Credit Scores 660-699 1.00% of Amount Financed Credit Scores 660-699 Maximum dealer compensation \$2,500. S10 membership fee and processing fee withheld from dealer proceeds PROGRAM GUIDELINES New: Invoice - Not previously titled Used: NADA Clean Trade (Local Version) - Previously titled Current model year more than 6,000 miles 80% invoice All valuations are including tax, title, and license. New & Used Auto Processing / Assignment Fee A+ A B C \$154 \$230 \$280 \$380 \$380 \$380 \$460 Auto Approval \$84 \$530 \$260 \$350 \$460 Total back-end limited to the greater of 20% of vehicle valuation or \$350.00. Maximum GAP charge allowable is \$1,200 or as allowed by state regulations. Max Service Contract \$3500 (non 4wd)/\$6,000 (4wd). Rideshare use vehicles are ineligible. No commercial units No Trust Agreements, Power of Attorney or Third Party Purchases Lemon Law, Flood Damage, Frame Damage, Van Conversions No ITINS, No prior charge offs associated to CU1 will be permitted. Branded, Salvage, Rebuilt titles, or Gray Market vehicles are ineligible Max 45 days to first payment. Approvals are valid for 30 days. No charge back after 90 days. Minimum loan amount is \$10,000. FOR UNDERWRITING OR FUNDING QUESTIONS PLEASE CALL 800-252-6950 x8001 or Direct # below. SEND STIPULATIONS TO INDIRECTFUNDING @CREDITUNIONI.ORG For Europe And Andreas A | | | | , , | 1 -7 | | | | |
| Flat Rate Program 1.75% of Amount Financed Credit Scores 700-739 1.50% of Amount Financed Credit Scores 660-699 1.00% of Amount Financed Credit Scores 660-699 Maximum dealer compensation \$2,500. S10 membership fee and processing fee withheld from dealer proceeds PROGRAM GUIDELINES New: Invoice - Not previously titled | | | | | | | | | |
| ### Comparison of Amount Financed Credit Scores 660-699 1.00% of Amount Financed Credit Scores 640-659 | | | | 2.00% of Amount Final | nced Credit Scores 740+ | | | | |
| 1.00% of Amount Financed Credit Scores 640-659 Maximum dealer compensation \$2,500. | Flat Rate Program | | | 1.75% of Amount Financ | ed Credit Scores 700-739 | | | | |
| Stomembership fee and processing fee withheld from dealer proceeds PROGRAM GUIDELINES New: Invoice - Not previously titled Used: NADA Clean Trade (Local Version) - Previously titled Current model year more than 6,000 miles 80% invoice All valuations are including tax, title, and license. New & Used Auto Processing / Assignment Fee Auto Approval \$84 \$154 \$230 \$280 \$380 \$380 \$230 \$280 \$380 \$460 Backend Products Anax Service Contract \$3500 (non 4wd)/\$56,000 (4wd). Rideshare use vehicles are ineligible. No commercial units No Trust Agreements, Power of Attorney or Third Party Purchases Lemon Law, Flood Damage, Frame Damage, Van Conversions No ITINS, No prior charge offs associated to CU1 will be permitted. Branded, Salvage, Rebuilt titles, or Gray Market vehicles are ineligible. Max 45 days to first payment. Approvals are valid for 30 days. No charge back after 90 days. Minimum loan amount is \$10,000. FOR UNDERWRITING OR FUNDING QUESTIONS PLEASE CALL 800-252-6950 x8001 or Direct # below. SEND STIPULATIONS TO INDIRECTFUNDING@CREDITUNIONI.ORG Credit Manager-John Wolverton 630.413.0970 Funding Manager-Tawanda Martin 630.405.6472 | | | | | | | | | |
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| New & Used Auto Processing / Assignment Fee Auto Approval \$84 \$154 \$230 \$260 \$360 \$360 \$460 Total back-end limited to the greater of 20% of vehicle valuation or \$3500.00. Maximum GAP charge allowable is \$1,200 or as allowed by state regulations. Max Service Contract \$3500 (non 4wd)/\$6,000 (4wd). Rideshare use vehicles are ineligible. No commercial units No Trust Agreements, Power of Attorney or Third Party Purchases Lemon Law, Flood Damage, Frame Damage, Van Conversions No ITINs, No prior charge offs associated to CU1 will be permitted. Branded, Salvage, Rebuilt titles, or Gray Market vehicles are ineligible Max 45 days to first payment. Approvals are valid for 30 days. No charge back after 90 days. Minimum loan amount is \$10,000. FOR UNDERWRITING OR FUNDING QUESTIONS PLEASE CALL 800-252-6950 x8001 or Direct # below. SEND STIPULATIONS TO INDIRECTFUNDING@CREDITUNION1.ORG Credit Manager-John Wolverton 630.413.0970 Funding Manager-Tawanda Martin 630.405.6472 | venicle valuation | | | | | | | | |
| \$230 \$260 \$360 \$460 Total back-end limited to the greater of 20% of vehicle valuation or \$3500.00. Maximum GAP charge allowable is \$1,200 or as allowed by state regulations. Max Service Contract \$3500 (non 4wd)/\$6,000 (4wd). Rideshare use vehicles are ineligible. No commercial units No Trust Agreements, Power of Attorney or Third Party Purchases Lemon Law, Flood Damage, Frame Damage, Van Conversions No ITINS, No prior charge offs associated to CU1 will be permitted. Branded, Salvage, Rebuilt titles, or Gray Market vehicles are ineligible Max 45 days to first payment. Approvals are valid for 30 days. No charge back after 90 days. Minimum loan amount is \$10,000. FOR UNDERWRITING OR FUNDING QUESTIONS PLEASE CALL 800-252-6950 x8001 or Direct # below. SEND STIPULATIONS TO INDIRECTFUNDING@CREDITUNION1.ORG Credit Manager-John Wolverton 630.413.0970 Funding Manager-Tawanda Martin 630.405.6472 | New & Used Auto Proc | cessing / Assignment Fee | A+ | A | В | С | | | |
| S230 S260 S360 S460 | Λυτο Λη | nroval ¢94 | \$154 | \$230 | \$280 | \$380 | | | |
| Backend Products Maximum GAP charge allowable is \$1,200 or as allowed by state regulations. Max Service Contract \$3500 (non 4wd)/\$6,000 (4wd). Rideshare use vehicles are ineligible. No commercial units No Trust Agreements, Power of Attorney or Third Party Purchases Lemon Law, Flood Damage, Frame Damage, Van Conversions No ITINs, No prior charge offs associated to CU1 will be permitted. Branded, Salvage, Rebuilt titles, or Gray Market vehicles are ineligible Max 45 days to first payment. Approvals are valid for 30 days. No charge back after 90 days. Minimum loan amount is \$10,000. FOR UNDERWRITING OR FUNDING QUESTIONS PLEASE CALL 800-252-6950 x8001 or Direct # below. SEND STIPULATIONS TO INDIRECTFUNDING@CREDITUNION1.ORG Credit Manager-John Wolverton 630.413.0970 Funding Manager-Tawanda Martin 630.405.6472 | Auto App | provar 904 | \$230 | \$260 | \$360 | \$460 | | | |
| No Trust Agreements, Power of Attorney or Third Party Purchases Lemon Law, Flood Damage, Frame Damage, Van Conversions No ITINS, No prior charge offs associated to CU1 will be permitted. Branded, Salvage, Rebuilt titles, or Gray Market vehicles are ineligible Max 45 days to first payment. Approvals are valid for 30 days. No charge back after 90 days. Minimum loan amount is \$10,000. FOR UNDERWRITING OR FUNDING QUESTIONS PLEASE CALL 800-252-6950 x8001 or Direct # below. SEND STIPULATIONS TO INDIRECTFUNDING@CREDITUNION1.ORG Credit Manager-John Wolverton 630.413.0970 Funding Manager-Tawanda Martin 630.405.6472 | Backend Products Maximum GAP charge allowable is \$1,200 or as allowed by state regulations. | | | | | | | | |
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| Credit Manager-John Wolverton 630.413.0970 Funding Manager-Tawanda Martin 630.405.6472 | | FOR UNDERWRITIN | | | 001 or Direct # below. | | | | |
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| Funder-Valerie Findley 630.413.0847 Funder - Nicole Aguillano 630.586.6119 | | Credit Manager-Joh | n Wolverton 630.413.0970 | Funding Manager-Tawand | a Martin 630.405.6472 | | | | |
| | | Funder-Valerie Findley 63 | 0.413.0847 Fu | nder - Nicole Aguillano 630.58 | 86.6119 | | | | |