Credit Union 1

			RATES, TERMS, & LTV			
Model Year	Term (Months)	740+ A+	739-700 A	699-660 B	659-640 C	
2023 & Newer	24-84	6.99%	7.99%	8.99%	9.99%	
2021-2022	24-84	7.49%	8.49%	9.49%	10.49%	
2020-2017	24-72	9.49%	10.49%	11.49%	12.49%	
2016-2013	24-72	9.99%	10.99%	11.99%	12.99%	
2012 and older	24-60	10.49%	11.49%	12.49%	13.99%	
pprovals can be subject x Mileage Passenger Ve		nal credit review based or s 150k	n prior credit associated w	vith CU1*		
Add 1% if front		125%	120%	120%	115%	
Max Front Er	nd LTV +++	140%	135%	135%	125%	
6-84 month term loan:	s require a minimum (	of \$15,000 amount finan	ced.		•	
			EALER COMPENSATION			
		2.00% of Amount Finan				
Flat Rate Program		1.75% of Amount Financed Credit Scores 700-739				
		1.50% of Amount Financed Credit Scores 660-699				
			ced Credit Scores 640-6	59		
1 1: 6		Maximum dealer comp				
membership ree and	i processing ree within	eld from dealer proceed	S			
			DDOCDANA CHIDELINIEC			
			PROGRAM GUIDELINES			
		New: Invoice - Not prev	riously titled	ously titled		
Vehicle Va	aluation	New: Invoice - Not prev Used: NADA Clean Trad	riously titled le (Local Version) - Previ	,		
Vehicle Va	aluation	New: Invoice - Not prev Used: NADA Clean Trad Current model year mo	riously titled le (Local Version) - Previ re than 6,000 miles 80%	invoice		
Vehicle Va	aluation	New: Invoice - Not prev Used: NADA Clean Trad Current model year mo All valuations are include	riously titled le (Local Version) - Previ	invoice	В	
Vehicle Va		New: Invoice - Not prev Used: NADA Clean Trad Current model year mo	viously titled le (Local Version) - Previ re than 6,000 miles 80% ding tax, title, and licens	invoice e.	B \$280	\$
		New: Invoice - Not prev Used: NADA Clean Trad Current model year mo All valuations are include Auto Approval	viously titled le (Local Version) - Previ re than 6,000 miles 80% ding tax, title, and licens A+	invoice e. A		\$ \$
New and Used Auto		New: Invoice - Not prev Used: NADA Clean Trad Current model year mo All valuations are includ Auto Approval \$84 \$84	riously titled le (Local Version) - Previ re than 6,000 miles 80% ling tax, title, and licens A+ \$154	s invoice e. A \$230 \$260	\$280 \$360	
New and Used Auto	o Processing/	New: Invoice - Not prev Used: NADA Clean Trad Current model year mo All valuations are include Auto Approval \$84 \$84 Total back-end limited	viously titled le (Local Version) - Previon re than 6,000 miles 80% ding tax, title, and licenson A+ \$154 \$230	A \$230 \$260 vehicle valuation or \$30	\$280 \$360 00.00.	
New and Used Auto Assignment Fee	o Processing/	New: Invoice - Not prev Used: NADA Clean Trad Current model year mo All valuations are include Auto Approval \$84 \$84 Total back-end limited of Maximum GAP charge a	viously titled le (Local Version) - Previously titled le (Local Version) - Previously re than 6,000 miles 80% ling tax, title, and licenso A+ \$154 \$230 to the greater of 20% of allowable is \$1,200 or as	A \$230 \$260 vehicle valuation or \$30 sallowed by state regularion.	\$280 \$360 00.00.	
New and Used Auto Assignment Fee	o Processing/	New: Invoice - Not prev Used: NADA Clean Trad Current model year mo All valuations are included Auto Approval \$84 \$84 Total back-end limited of Maximum GAP charge of Max Service Contract \$	riously titled le (Local Version) - Previously titled re than 6,000 miles 80% ding tax, title, and license A+ \$154 \$230 to the greater of 20% of allowable is \$1,200 or as	A \$230 \$260 vehicle valuation or \$30 allowed by state regular (4wd).	\$280 \$360 00.00.	
New and Used Auto Assignment Fee	o Processing/	New: Invoice - Not prev Used: NADA Clean Trad Current model year mo All valuations are include Auto Approval \$84 \$84 Total back-end limited of Maximum GAP charge of Max Service Contract \$ Rideshare use vehicles	riously titled le (Local Version) - Previously titled re than 6,000 miles 80% ling tax, title, and license A+ \$154 \$230 to the greater of 20% of allowable is \$1,200 or as 3500 (non 4wd)/\$6,000 are ineligible. No common	A \$230 \$260 vehicle valuation or \$30 sallowed by state regula (4wd).	\$280 \$360 00.00.	
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New and Used Auto Assignment Fee Backend P	o Processing/ Products	New: Invoice - Not prev Used: NADA Clean Trad Current model year mo All valuations are included Auto Approval \$84 \$84 Total back-end limited of Maximum GAP charge of Max Service Contract \$ Rideshare use vehicles No Trust Agreements, F Lemon Law, Flood Dam No ITINs, No prior charge	riously titled le (Local Version) - Previously titled le (Local Version) - Previously for than 6,000 miles 80% ling tax, title, and licenson A+ \$154 \$230 to the greater of 20% of allowable is \$1,200 or as 3500 (non 4wd)/\$6,000 are ineligible. No common Power of Attorney or Thiage, Frame Damage, Vage offs associated to CU: illt titles, or Gray Market	A \$230 \$260 vehicle valuation or \$30 sallowed by state regular (4wd). ercial units ind Party Purchases in Conversions 1 will be permitted.	\$280 \$360 00.00.	
New and Used Auto Assignment Fee Backend P	o Processing/ Products ions	New: Invoice - Not prev Used: NADA Clean Trad Current model year mo All valuations are included Auto Approval \$84 \$84 Total back-end limited of Maximum GAP charge of Max Service Contract \$ Rideshare use vehicles No Trust Agreements, F Lemon Law, Flood Dam No ITINs, No prior charg Branded, Salvage, Rebu	riously titled le (Local Version) - Previously titled le (Local Version) - Previously for than 6,000 miles 80% ding tax, title, and licenson A+ \$154 \$230 to the greater of 20% of allowable is \$1,200 or as 3500 (non 4wd)/\$6,000 are ineligible. No commo Power of Attorney or Thi age, Frame Damage, Vage offs associated to CUstilt titles, or Gray Market yment.	A \$230 \$260 vehicle valuation or \$30 sallowed by state regular (4wd). ercial units ind Party Purchases in Conversions 1 will be permitted.	\$280 \$360 00.00.	•
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