

AUTO/MOTORCYCLE LOANS as of December 1, 2018

New (Maximum borrowed \$75,000)

Credit Score**	Down Payment	Up to 48 Month Term		Up to 72 Month Term		Up to 84 Month Term	
		APR*	Monthly Cost per \$1,000	APR*	Monthly Cost per \$1,000	APR*	Monthly Cost per \$1,000
760+	80% LTV or less	2.49%	\$21.91	2.75%	\$15.08	3.00%	\$13.21
	80.01 - 90% LTV	2.74%	\$22.02	3.00%	\$15.19	3.25%	\$13.33
	90.01 - 100% LTV	2.99%	\$22.13	3.25%	\$15.31	3.50%	\$13.44
	100.01%-110% w/add ons	3.24%	\$22.24	3.50%	\$15.42	3.75%	\$13.55
	110.01% < 120% w/add ons	3.79%	\$22.49	4.00%	\$15.65	4.25%	\$13.78
	120.01% < 150%+ w/add ons	4.49%	\$22.80	4.75%	\$15.99	5.00%	\$14.13
720-759	80% LTV or less	2.75%	\$22.02	3.00%	\$15.19	3.25%	\$13.33
	80.01 - 90% LTV	3.00%	\$22.13	3.25%	\$15.31	3.50%	\$13.44
	90.01 - 100% LTV	3.25%	\$22.24	3.50%	\$15.42	3.75%	\$13.55
	100.01%-110% w/add ons	3.50%	\$22.36	3.75%	\$15.53	4.00%	\$13.67
	110.01% < 120% w/add ons	4.00%	\$22.58	4.25%	\$15.76	4.50%	\$13.90
	120.01% < 150%+ w/add ons	4.75%	\$22.92	5.00%	\$16.10	5.25%	\$14.25
660-719	80% LTV or less	3.25%	\$22.24	3.25%	\$15.42	3.75%	\$13.55
	80.01 - 90% LTV	3.50%	\$22.36	3.75%	\$15.53	4.00%	\$13.67
	90.01 - 100% LTV	3.75%	\$22.47	4.00%	\$15.65	4.25%	\$13.78
	100.01%-110% w/add ons	4.00%	\$22.58	4.25%	\$15.76	4.50%	\$13.90
	110.01% < 120% w/add ons	4.50%	\$22.80	4.75%	\$15.99	5.50%	\$14.37
600-659	80% LTV or less	4.49%	\$22.80	4.74%	\$15.98	4.99%	\$14.13
	80.01 - 90% LTV	4.74%	\$22.91	4.99%	\$16.10	5.24%	\$14.25
	90.01 - 100% LTV	4.99%	\$23.02	5.24%	\$16.22	5.49%	\$14.37
	100.01%-110% w/add ons	5.99%	\$23.48	6.24%	\$16.69	N/A	N/A
599 & Below	80% LTV or less	5.49%	\$23.25	5.74%	\$16.45	5.99%	\$14.60
	80.01 - 90% LTV	5.74%	\$23.37	5.99%	\$16.57	6.24%	\$14.72
	90.01 - 100% LTV	5.99%	\$23.48	6.24%	\$16.69	6.49%	\$14.84

Used (Model Years 2012-2018, Maximum borrowed \$50,000)

Credit Score**	Down Payment	Up to 36 Month Term		Up to 60 Month Term		Up to 72 Month Term	
		APR*	Monthly Cost per \$1,000	APR*	Monthly Cost per \$1,000	APR*	Monthly Cost per \$1,000
760+	90.00% LTV or less	3.74%	\$29.41	4.00%	\$18.42	4.25%	\$15.76
	90.01 - 100% LTV	3.99%	\$29.52	4.25%	\$18.53	4.50%	\$15.87
	100.01%-110% w/add ons	4.24%	\$29.63	4.50%	\$18.64	4.75%	\$15.99
	110.01% < 120% w/add ons	4.49%	\$29.74	4.75%	\$18.76	5.00%	\$16.10
720-759	90.00% LTV or less	4.25%	\$29.64	4.50%	\$18.64	4.75%	\$15.99
	90.01 - 100% LTV	4.50%	\$29.75	4.75%	\$18.76	5.00%	\$16.10
	100.01%-110% w/add ons	4.75%	\$29.86	5.00%	\$18.87	5.25%	\$16.22
	110.01% < 120% w/add ons	5.00%	\$29.97	5.25%	\$18.99	5.50%	\$16.34
660-719	90.00% LTV or less	5.00%	\$29.97	5.25%	\$18.99	5.50%	\$16.34
	90.01 - 100% LTV	5.25%	\$30.08	5.50%	\$19.10	5.75%	\$16.46
	100.01%-110% w/add ons	5.50%	\$30.20	5.75%	\$19.22	6.00%	\$16.57
600-659	90.00% LTV or less	6.00%	\$30.42	6.25%	\$19.45	6.50%	\$16.81
	90.01 - 100% LTV	6.25%	\$30.54	6.50%	\$19.57	6.75%	\$16.93
	100.01%-110% w/add ons	6.50%	\$30.65	6.75%	\$19.68	N/A	N/A
599 & Below	90.00% LTV or less	7.00%	\$30.88	7.25%	\$19.92	7.50%	\$17.29
	90.01 - 100% LTV	7.25%	\$30.99	7.50%	\$20.04	7.75%	\$17.41

Used (Model Years 2010-2011, Maximum borrowed \$50,000)

Credit Score**	Down Payment	Up to 36 Month Term		Up to 60 Month Term	
		APR*	Monthly Cost per \$1,000	APR*	Monthly Cost per \$1,000
760+	90.00% LTV or less	4.24%	\$29.63	4.49%	\$18.64
	90.01 - 100% LTV	4.49%	\$29.74	4.74%	\$18.75
720-759	90.00% LTV or less	4.49%	\$29.74	4.74%	\$18.75
	90.01 - 100% LTV	4.74%	\$29.85	4.99%	\$18.87
660-719	90.00% LTV or less	5.24%	\$30.08	5.49%	\$19.10
	90.01 - 100% LTV	5.49%	\$30.19	5.74%	\$19.21
600-659	90.00% LTV or less	6.24%	\$30.53	6.49%	\$19.56
	90.01 - 100% LTV	6.49%	\$30.64	6.74%	\$19.68
599 & Below	90.00% LTV or less	7.24%	\$30.99	7.49%	\$20.03
	90.01 - 100% LTV	7.49%	\$31.10	7.74%	\$20.15

*A.P.R. = Annual Percentage Rate. A.P.R. is based on member's current credit rating. All loans subject to credit approval. APRs are accurate as of the date of printing and subject to change without notice. Monthly Cost per \$1000 is based upon the maximum loan amount shown.

**Credit Score is acquired from Experian/Fair Isaac (Ver. 9)

Add Ons considered are TTL, GAP, Tire and Wheel, Trade and Warranty. LTV = Loan To Value