


1/15/2020		 we're big on YOU		RATES AS LOW AS 2.49% ¹ APR		NEW/USED CARS & LIGHT TRUCKS***									
Model Yr	AAA Tier 740+		A+ Tier 700-739		A Tier 660-699		B Tier 620-659		C Tier 600-619		D Tier <599		NO SCORE		
	Term	Rate ^{1,2}	Term	Rate ^{1,2}	Term	Rate ^{1,2}	Term	Rate ^{1,2}	Term	Rate ^{1,2}	Term	Rate ^{1,2}	Term	Rate ^{1,2}	
2018 to 2020	24	2.49	24	2.74	24	3.49	24	4.29	24	6.29	24	8.29	24	7.29	
	36	3.60	36	3.85	36	4.60	36	5.60	36	7.60	36	9.60	36	8.61	
	48	3.65	48	3.90	48	4.65	48	5.65	48	7.65	48	9.65	48	8.65	
	60	3.75	60	4.00	60	4.75	60	5.75	60	7.75	60	9.75	60	8.75	
	66	4.00	66	4.25	66	5.00	66	6.00	66	8.00	66	10.00	66	9.00	
	72**	4.00	72**	4.25	72**	5.00	72**	6.00	72**	8.00	72**	10.00	72**	9.00	
	75**	4.20	75**	4.45	75**	5.20	75**	6.20	75**	8.20	75**	10.20	75**	#REF!	
	78**	4.40	78**	4.65	78**	5.40	78**	6.40	78**	8.40	78**	10.40			
84*	4.75	84*	5.00	84*	5.75	84*	6.75	84**	8.75						
2017	24	3.75	24	4.00	24	4.75	24	5.75	24	7.75	24	9.75	24	8.75	
	36	3.85	36	4.10	36	4.85	36	5.85	36	7.85	36	9.85	36	8.85	
	48	3.90	48	4.15	48	4.90	48	5.90	48	7.90	48	9.90	48	8.90	
	60	3.94	60	4.19	60	4.94	60	5.94	60	7.94	60	9.94	60	8.94	
	66	4.15	66	4.40	66	5.15	66	6.15	66	8.15	66	10.15	66	9.15	
	72**	4.25	72**	4.50	72**	5.25	72**	6.25	72**	8.25	72**	10.25	72**	9.25	
	75**	4.45	75**	4.70	75**	5.45	75**	6.45	75**	8.45	75**	10.45	75**	9.45	
	78**	4.65	78**	4.90	78**	5.65	78**	6.65	78**	8.65	78**	10.65			
84*	5.00	84*	5.10	84*	6.00	84*	7.00	84**	9.00						
2016	24	3.75	24	4.00	24	4.75	24	5.75	24	7.75	24	9.75	24	8.75	
	36	3.85	36	4.10	36	4.85	36	5.85	36	7.85	36	9.85	36	8.85	
	48	3.90	48	4.15	48	4.90	48	5.90	48	7.90	48	9.90	48	8.90	
	60	3.94	60	4.19	60	4.94	60	5.94	60	7.94	60	9.94	60	8.94	
	66	4.15	66	4.40	66	5.15	66	6.15	66	8.15	66	10.15	66	9.15	
	72**	4.25	72**	4.50	72**	5.25	72**	6.25	72**	8.25	72**	10.25	72**	9.25	
	75**	4.45	75**	4.70	75**	5.45	75**	6.45	75**	8.45	75**	10.45	75**	9.45	
	78**	4.65	78**	4.90	78**	5.65	78**	6.65	78**	8.65	78**	10.65			
2015	24	3.75	24	4.00	24	4.75	24	5.75	24	7.75	24	9.75	24	8.75	
	36	3.85	36	4.10	36	4.85	36	5.85	36	7.85	36	9.85	36	8.85	
	48	3.90	48	4.15	48	4.90	48	5.90	48	7.90	48	9.90	48	8.90	
	60	3.94	60	4.19	60	4.94	60	5.94	60	7.94	60	9.94	60	8.94	
	66	4.40	66	4.65	66	5.40	66	6.40	66	8.40	66	10.40	66	9.40	
	72**	4.55	72**	4.80	72**	5.55	72**	6.55	72**	8.55	72**	10.55	72**	9.55	
	24	4.00	24	4.25	24	5.00	24	6.00	24	8.00	24	10.00	24	9.00	
	36	4.15	36	4.40	36	5.15	36	6.15	36	8.15	36	10.15	36	9.15	
2014-2013	48	4.20	48	4.45	48	5.20	48	6.20	48	8.20	48	10.20	48	9.20	
	60	4.30	60	4.55	60	5.30	60	6.30	60	8.30	60	10.30	60	9.30	
	66	4.80	66	5.14	66	5.80	66	6.80	66	8.80	66	10.80	66	9.80	
	72**	5.20	72**	5.45	72**	6.20	72**	7.20	72**	9.20	72**	11.20	72**	10.20	
	24-36	5.24	24-36	5.49	24-36	6.24	24-36	7.24	24-36	9.24	24-36	11.24	24-36	10.24	
2012	48	5.24	48	5.49	48	6.24	48	7.24	48	9.24	48	11.24	48	10.24	
	60	5.40	60	5.65	60	6.40	60	7.40	60	9.40	60	11.40	60	10.40	
	36	6.24	36	6.49	36	7.24	36	8.24	36	10.24	36	12.24	36	11.24	
2011-2010	48	6.24	48	6.49	48	7.24	48	8.24	48	10.24	48	12.24	48	11.24	
	36	7.24	36	7.49	36	8.24	36	9.24	36	11.24	36	13.24	36	12.24	
2009-2007	36	7.24	36	7.49	36	8.24	36	9.24	36	11.24	36	13.24	36	12.24	
Max front end financing MSRP or NADA retail. ³	130%		130%		130%		130%		130%		130%		130%		

¹ MONTHLY PAY ONLY. If other than monthly pay, ADD .50% to rate shown (ONLY available on AAA, A+, A and B rates eligible for non-monthly pay).

² Rates shown may be reduced by .25% with Loan to Value of 80% or LESS - (applies to purchases only; not applicable on refinances or collateral-backed loans). Example: AAA tier 2017-2019 for 36 months 3.10% less .25% for 20% equity = 2.85%

³ Maximum front end financing includes GAP Insurance, Credit Life/Disability, Tax, Extended Warranties and Dealer Documentation. Otherwise, max front end is 100%.

*84 month loans available with minimum of \$25,000, and less than 50,000 miles

**72-83 month loans available with minimum \$15,000, and less than 50,000 miles (less than 70,000 miles for 2010/11 models)

Non Eligible Vehicles: Salvaged vehicles, branded titles, lemon law buy-backs, commercial vehicles or any vehicle used in taxi or delivery service. Vehicles with 100k+ miles are subject to individual consideration/review and .5% additional APR, 36 MO Max.

RATES AS LOW AS 2.49%¹APR

***MINIMUM LOAN \$5,000

Dakota Plains FCU
Effective 1/15/2020

NEW/USED Motor Homes, Campers, Travel Trailers, 5th Wheels, Park Models, Boats.

Term	Tier AAA APR 740+	Tier A+ APR 700-739	Tier A APR 660-699	Tier B APR 620-659	Tier C APR 600-619	Tier D APR 599 and under
0-36 Months: Up to \$2,499	6.35%	6.55%	7.20%	8.40%	10.40%	11.50%
37-48 Months: 2,500 to \$4,999	6.35%	6.55%	7.20%	8.40%	10.40%	11.50%
49-60 Months: \$5,000 to \$9,999	4.85%	5.10%	5.75%	6.90%	9.35%	11.05%
61-72 Months: \$10,000 to \$14,999	5.05%	5.30%	6.00%	7.05%	9.50%	11.40%
73-96 Months: \$15,000 to \$19,999	5.10%	5.35%	6.05%	7.10%	9.55%	11.45%
97-120 Months: \$20,000 to \$24,999	5.35%	5.55%	6.25%	7.40%	9.85%	11.60%
121-144 Months: \$25,000+	5.85%	6.00%	6.70%	7.80%	10.30%	12.05%

Max front end financing Invoice or NADA retail.	100%	100%	90%	90%	80%	80%
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ADD .50% to AAA, A+, A and B rates if other than monthly pay (option not available on C/D). Maximum front end financing includes GAP Insurance, Credit Life/Disability, Tax and Extended Warranties. Otherwise, max front end is 100% for AAA, A+ tiers.

No further rate reductions allowed, including auto-pay reductions.

Add .50 to above rates for Model Years 2011 and older.

All units must be listed in NADA guides, or copy of Manufacturer's invoice. All RV's must carry the RVIA seal, and be titled.

\$1,500 minimum loan.

INELIGIBLE Vehicles: Vehicles over 100,000 miles, salvaged vehicles, branded titles, units intended as a dwelling, lemon law buy-backs, commercial vehicles or any vehicle used in taxi or delivery service.

Dakota Plains FCU
Effective 1/15/2020

NEW/USED Snow Mobiles, ATV's, Personal Watercraft, Utility Trailers, Rider Mowers.

Term	Tier AAA	Tier A+	Tier A	Tier B	Tier C	Tier D
	APR 740+	APR 700-739	APR 660-699	APR 620-659	APR 600-619	APR 599 and under
0-36 Months: Up to \$4,999	4.15%	4.25%	5.00%	6.00%	8.25%	11.00%
37-48 Months: 5,000 to \$9,999	4.45%	4.55%	5.50%	6.50%	8.75%	11.50%
49-60 Months: \$10,000+	4.85%	5.10%	5.75%	6.90%	9.15%	11.90%

Max front end financing Invoice or NADA retail.	100%	100%	90%	90%	80%	80%
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ADD .50% to AAA, A+, A and B rates if other than monthly pay (option not available on C/D). Maximum front end financing includes GAP Insurance, Credit Life/Disability, Tax and Extended Warranties. Otherwise, max front end is 100% for AAA, A+ tiers.

\$1,500 minimum loan balances.

Utility Trailers must be titled, or have UCC filings, with \$2,500 minimum loan balances.

Rider mowers minimum of \$1,800 balances.

Add .50 to above rates for Model Years 2011 and older.

All units must be listed in NADA guides, or copy of Manufacturer's invoice.

Maximum term 72 months, must be over \$10,000.00 balances. Tiers AAA, A+, and A only, add .50% to rate sheet (49-60 terms).

INELIGIBLE Vehicles: Vehicles over 100,000 miles, salvaged vehicles, branded titles, units intended as a dwelling, lemon law buy-backs, commercial vehicles or any vehicle used in taxi or delivery service.