

Dakota Plains FCU
Effective 4-1-2019

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

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 \$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.

If requested by Member to modify existing loan for a rate reduction only. It is a DPFCU requirement that in order to qualify:

Minimum of \$500 additional funds needs to be advanced at monthly repayment terms complying with eh above rate and term chart.

Member and value of collateral must meet the standard loan requirements that DPFCU requires as if this is a new loan.