

Dakota Plains FCU
Effective 8-10-2020

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
36 Months or less: Up to \$2,499	5.60%	5.80%	6.45%	7.65%	9.65%	10.75%
48 Months or less: 2,500 to \$4,999	5.60%	5.80%	6.45%	7.65%	9.65%	10.75%
60 Months or less: \$5,000 to \$9,999	3.99%	4.35%	5.00%	6.15%	8.60%	10.30%
72 Months or less: \$10,000 to \$14,999	4.30%	4.55%	5.25%	6.30%	8.75%	10.65%
96 Months or less: \$15,000 to \$19,999	4.35%	4.60%	5.30%	6.35%	8.80%	10.70%
120 Months or less: \$20,000 to \$24,999	4.60%	4.80%	5.50%	6.65%	9.10%	10.75%
144 Months or less: \$25,000+	5.10%	5.25%	5.65%	6.95%	9.55%	11.30%

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.

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.