

7/142020



Lifestyle¹ + Share Secured

SCORE	AAATier 740+		A+ Tier 700-739		A Tier 660-699		B Tier 620-659		C Tier 600-619		D Tier (599 or less)	
	Term	Rate	Term	Rate	Term	Rate	Term	Rate	Term	Rate	Term	Rate
TIER/RATE	72 Mo*	8.99%	72 Mo*	10.04%	72 Mo*	11.04%	72 Mo*	12.54%	72 Mo*	14.54%	72 Mo*	17.99%
NOTES	No delinquent accounts		No delinquent accounts		<4 Late accounts 30days		No accounts >60 days		MAY NOT BE ELIGIBLE		MAY NOT BE ELIGIBLE	
	No liens/collections		No liens/collections		No liens/collections		Paid Charge-off OK		Unpaid Medical Collections ONLY		Unpaid Medical Collections ONLY	
	No judgments		No judgments		No judgments		Paid Collection OK					
	Debt ratio <40%		Debt ratio <40%		No Bankruptcy		Debt ratio bet 46-60%		Debt ratio 61%+		Debt ratio 61%+	
	Unsecured debt ratio <20%		Unsecured debt ratio <20%		Uns debt ratio bet 41-50%		Bankrupt in last 4 yrs with no adverse comments					
	Net available income >\$400		Net available income >\$400						TAA REQUIRED		TAA REQUIRED	

*\$200-9,999 Maximum 36 months / \$10,000-14,999 Maximum 48 months / \$15,000-20,000 Maximum 72 months.

SHARE SECURED (Maximum of 95% of share or certificate can be pledged)

On amounts <\$5,000 rate is 3.00% above earned rate.

On amounts >\$5,000 rate is 2.00% above earned rate.

¹Titled vehicles used to secure loans must be valued at the current NADA "Average Trade-In Value". Under these circumstances, vehicles that are less than 100% of loan receive the rates on this sheet. Loan Officer must view and document vehicle prior to approval. **Cars and light trucks ONLY, maximum of 10 model years old (i.e. 2009 is oldest acceptable for a loan made in 2019).**