

LOAN RATES

RISK-BASED PRICING	CLOSED END LOANS				11/6/2023
LOAN TIER	A"	B"	C"	D"	E"
CREDIT SCORE RANGE	720 & UP	719-680	679-640	639-600	BELOW 599
DEBT RATIO (GMI)	45%	45%	42%	40%	38%

NEW VEHICLES

NEVER TITLED OR MILEAGE BELOW 10,000 OR a refinance from another lender within 90 days of purchase. Note: Based on calendar year, not model year. Special qualifications and minimum funding of \$25,000 on loans 72 months & over.

TERM	APR	APR	APR	APR	APR
Up to 60 MONTHS	6.39%	7.64%	11.04%	18.00%	18.00%
Up to 72 MONTHS	6.49%	8.00%	11.34%	18.00%	18.00%
Up to 84 MONTHS	6.79%	8.29%	11.74%	N/A	N/A

USED VEHICLES

Up to 60 MONTHS	6.69%	8.19%	11.59%	18.00%	18.00%
Up to 72 MONTHS	6.79%	8.59%	11.99%	18.00%	18.00%
Up to 84 MONTHS	6.99%	8.99%	12.29%	N/A	18.00%

RECREATIONAL VEHICLES & TINY HOMES

NEW	7.49%	8.59%	12.50%	18.00%	18.00%
USED	8.09%	9.09%	13.00%	18.00%	18.00%

FARM & MISCELLANEOUS EQUIPMENT

Up to 60 months	8.50%	10.00%	13.00%	18.00%	18.00%
Up to 72 months	9.50%	11.00%	14.00%	18.00%	18.00%
Up to 84 months	10.50%	12.00%	15.00%	18.00%	18.00%

BOATS, ATVs, UTVs, MOTORCYCLES

NEW

Up to 60 months	6.99%	8.39%	11.50%	18.00%	18.00%
Up to 72 months	7.99%	9.39%	12.50%	18.00%	18.00%
Up to 84 months	8.99%	10.39%	13.50%	18.00%	18.00%

USED

Up to 60 months	7.99%	8.99%	12.00%	18.00%	18.00%
Up to 72 months	8.99%	9.99%	13.00%	18.00%	18.00%
Up to 84 months	9.99%	10.99%	14.00%	18.00%	18.00%

SIGNATURE LOANS

UP TO 60 MONTHS	9.49%	10.49%	12.99%	18.00%	18.00%
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SHARE SECURED LOANS

FLAT RATE OF 4.50% OVER APPLICABLE DIVIDEND RATE