



LOAN RATES

Effective June 20, 2019

| SCORE DETERMINATION *No Score is placed in the C Tier | | | | | |
|---|---------|---------|---------|---------|-----------|
| 740+ | 700-739 | 660-699 | 620-659 | 580-619 | 579-Below |
| A+ | A | B | C | D | E |

| AUTOS | | | | | | | |
|-------------------------|----------|------------------------|---------|---------|---------|---------|-----------|
| Year | Term | Trans Union Fico Score | | | | | |
| | | 740+ | 700-739 | 660-699 | 620-659 | 580-619 | 579-Below |
| New & Used 2015-2019 | Up to 67 | 3.65% | 4.09% | 5.79% | 8.99% | 15.99% | 18.00% |
| | 68-77 | 4.49% | 4.75% | 6.69% | 9.79% | 16.49% | 18.00% |
| | 78-84 | 6.24% | 6.59% | 7.79% | 10.99% | N/A | N/A |
| 2011-2014 | Up to 67 | 4.39% | 4.79% | 6.49% | 10.49% | 16.19% | 18.00% |
| | 68-77 | 4.99% | 5.39% | 7.29% | 10.99% | 16.39% | 18.00% |
| 2007-2010 | Up to 66 | 5.49% | 5.89% | 8.59% | 12.49% | 16.75% | 18.00% |
| | 67-72 | 6.39% | 6.59% | 8.99% | 12.75% | N/A | N/A |
| 2006 and older | up to 55 | 5.49% | 5.89% | 8.69% | 12.49% | 16.75% | 18.00% |

Please Read:

- Rates are determined using Trans Union Auto Specific FICO 08 Score and are **not negotiable**. In cases where a cosigner is required, the higher credit score is used to determine the rate. If one of the two applicants does not register a score, rate will be determined based on the applicant that has a credit score. **3.65% is the floor rate with DBO or auto transfer. Rate discounts on in-house loans only.**
- **Mileage not to exceed 150,000**
- **Terms greater than 66 months only available on vehicles 2007 and newer with a loan amount of \$15,000 or greater and mileage less than 45,000 miles.** 78-84 months available only with approval on loans \$25,000+ and on vehicles 2015 and newer with mileage less than 45,000.

- **First due dates must not exceed 45 days from date of contract** and no due date can be set up for later than the 25th of the month.
- If total amount financed (including taxes, title fee & license fee) is less than 80% of the MSRP or NADA retail value of the vehicle, a rate reduction of **.50%** will be applied.
- If the vehicle is a **new untitled hybrid vehicle** we will extend a **.25% rate reduction** as part of our "go green" program. Must receive a dealer invoice stating this is a hybrid vehicle.

| MOTORSPORTS (motorcycles, wave runners, trailers) | | | | | | | |
|---|----------|------------------------|---------|---------|---------|---------|-----------|
| Year | Term | Trans Union Fico Score | | | | | |
| | | 740+ | 700-739 | 660-699 | 620-659 | 580-619 | 579-Below |
| New & Used 2013-2018 | Up to 63 | 4.69% | 4.99% | 7.19% | 10.75% | 14.79% | 18.00% |
| | 72 | 5.49% | 5.89% | 7.59% | 10.99% | 15.89% | 18.00% |
| 2007-2012 | 48 | 4.99% | 5.09% | 7.39% | 11.19% | 15.09% | 18.00% |
| | 63 | 5.99% | 6.99% | 9.29% | 12.99% | 16.99% | 18.00% |
| 2006 & Older | 48 | 5.69% | 5.79% | 7.49% | 11.39% | 15.39% | 18.00% |
| | 63 | 5.99% | 6.79% | 8.50% | 12.99% | 16.19% | 18.00% |

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- First due dates must not exceed 45 days from date of contract and no due date can be set up for later than the 25th of the month.

- If total amount financed (including taxes, title fee & license fee) is less than 80% of the MSRP or NADA retail value of the vehicle, a rate reduction of **.50%** will be applied.
- **Loan amount must be \$15,000 or greater on 2013-2018 year models to qualify for 72 month term.**

BOATS

| Amount Financed | Maximum Term | Trans Union Fico Score | | | | | |
|--------------------|--------------|------------------------|---------|---------|---------|---------|-----------|
| | | 740+ | 700-739 | 660-699 | 620-659 | 580-619 | 579-Below |
| \$50,000-\$75,000 | 96 | 6.30% | 6.60% | 7.30% | N/A | N/A | N/A |
| \$25,000-\$49,999 | 84 | 6.20% | 6.50% | 7.20% | 9.60% | N/A | N/A |
| \$15,001-\$24,999 | 72 | 5.09% | 5.39% | 6.99% | 9.50% | 15.90% | 18.00% |
| Less than \$15,000 | 60 | 4.29% | 4.59% | 6.49% | 9.25% | 15.90% | 18.00% |

* Increase Interest Rate by 1.00% for all models 2011 and older

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• First due dates must not exceed 45 days from date of contract and no due date can be set up for later than the 25th of the month.

• 10% Down Payment on Loans \$25,000+

RVS and CAMPERS

| Amount Financed | Maximum Term | Trans Union Fico Score | | | | | |
|--------------------|--------------|------------------------|---------|---------|---------|---------|-----------|
| | | 740+ | 700-739 | 660-699 | 620-659 | 580-619 | 579-Below |
| \$25,000+ | 190 | 5.99% | 6.29% | 7.75% | 10.75% | N/A | N/A |
| \$15,000- \$24,999 | 132 | 5.25% | 5.60% | 7.35% | 9.95% | 15.99% | 18.00% |
| \$14,999 and below | 84 | 4.39% | 4.75% | 6.75% | 9.50% | 15.79% | 18.00% |

* Increase Interest Rate by 1.00% for all models 2011 and older

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• First due dates must not exceed 45 days from date of contract and no due date can be set up for later than the 25th of the month.

• Include dealer invoice for New and NADA Book-out Sheet for Used with all options.

• 15% minimum down payment on loans \$50,000+

• 10% minimum down payment on loans \$25,000 - \$49,999

• Contracts will not be funded without all necessary paperwork (ie Membership Cards, Copies of Driver's Licenses, proof of income, etc.)

• GCS Credit Union will not accept letters from employers as proof of income. Current check stubs with year to date income or IRS Tax documents are required.

| Visa Rewards | | |
|--------------|-------|----------------|
| Score | Rate | Limits |
| 740+ | 7.9% | \$250-\$25,000 |
| 700-739 | 9.9% | \$250-\$20,000 |
| 660-699 | 12.9% | \$250-\$10,000 |
| 620-659 | 16.9% | \$250-\$7,500 |
| 619-below | 18.9% | \$250-\$5000 |

| CD Loans | |
|---|--|
| In-House CD | |
| APR is 2.5% over certificate rate. | |
| Term not to exceed maturity of CD. | |
| Will lend 100% of face value. Floor limit is 6.0% | |
| Other Institutions' CD | |

APR is 10.75%. Term (same as above). Will lend 90% of face value.

| Personal Loans | |
|--------------------------------|-------|
| Closed End | |
| A+ | 8.9% |
| A | 10.9% |
| B | 13.9% |
| C | 15.9% |
| D | 16.9% |
| E | 18.0% |
| Freedom Line - Open End | |
| A+ & A | 8.9% |
| B | 9.9% |
| C | 11.9% |
| D | 13.9% |
| E | 14.9% |

| Share Secured Loans | |
|---|-----------------------|
| Share Secured | 2.5% > low share rate |
| Share Secured loans have a 3.0% floor limit | |

| Rate Discounts (in-house loans only) | |
|--|-------|
| DBO/Auto Transfer | |
| (Does not apply to VISA, Real Estate, or Open-End Loans) | |
| A+ | 0.25% |
| A | 0.25% |
| B | 0.25% |
| C | 0.35% |
| D | 0.50% |
| E | 0.50% |
| No further Discounts below 3.65% | |