



## LOAN RATES

Effective January 3, 2022

SCORE DETERMINATION *No Score is placed in the C Tier*					
730+	690-729	660-689	620-659	580-619	579-Below
A+	A	B	C	D	E

AUTOS							
Year	Term	Trans Union Fico Score					
		A+	A	B	C	D	E
		730+	690-729	660-689	620-659	580-619	579-Below
New & Used 2016-2022	Up to 40	2.29%	2.39%	N/A	N/A	N/A	N/A
	41-69	2.39%	2.89%	4.39%	6.89%	15.99%	18.00%
	70-79	3.19%	3.59%	4.79%	8.39%	16.49%	18.00%
	80-84	4.39%	5.19%	7.39%	10.19%	N/A	N/A
2012-2015	Up to 69	3.39%	3.89%	5.89%	8.39%	16.19%	18.00%
	70-79	4.39%	4.59%	6.59%	10.19%	16.39%	18.00%
2008-2011	Up to 66	4.89%	5.39%	7.39%	11.19%	16.55%	18.00%
	67-72	6.19%	6.39%	8.79%	12.55%	N/A	N/A
2007 and older	up to 55	4.89%	5.39%	7.39%	11.19%	16.19%	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. **2.29% for A+ credit and 2.39% for A credit is the floor rate with DBO or auto transfer up to 40 months on model years 2016 or newer. Rate discounts on in-house loans only. Floor rate is 2.39% on all other loans.**
- Mileage not to exceed 150,000
- Terms greater than 66 months only available on vehicles 2008 and newer with a loan amount of \$15,000 or greater and mileage less than 45,000 miles. 80-84 months available only with approval on loans \$25,000+ and on vehicles 2016 and newer with mileage less than 45,000.

- **First due dates must not exceed 60 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					
		A+	A	B	C	D	E
		730+	690-729	660-689	620-659	580-619	579-Below
New & Used 2016-2022	Up to 63	4.69%	4.99%	7.19%	10.75%	14.79%	18.00%
	75	5.49%	5.89%	7.59%	10.99%	15.89%	18.00%
2009-2015	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%
2008 & Older	48	5.69%	5.79%	7.49%	11.39%	15.39%	18.00%
	63	6.09%	7.09%	9.39%	13.09%	17.09%	18.00%

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- First due dates must not exceed 60 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 2016-2022 year models to qualify for 75 month term.**

BOATS							
Amount Financed	Maximum Term	Trans Union Fico Score					
		A+	A	B	C	D	E
		730+	690-729	660-689	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 2013 and older

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• First due dates must not exceed 60 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					
		A+	A	B	C	D	E
		730+	690-729	660-689	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 2013 and older

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• First due dates must not exceed 60 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.

Mastercard Rewards		
Score	Rate	Limits
730+	7.9%	\$250-\$25,000
690-729	9.9%	\$250-\$20,000
660-689	12.9%	\$250-\$10,000
620-659	16.9%	\$250-\$7,500
619-below	18.9%	\$250-\$5000

CD Loans	
<b>In-House CD</b>	
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%	
<b>Other Institutions' CD</b>	
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%
<b>Freedom Line - Open End</b>	
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 Credit Cards, Real Estate, or Open-End Loans)	
A+	0.25%
A	0.25%
B	0.25%
C	0.35%
D	0.50%
E	0.50%
<b>No further Discounts below 2.39%</b>	