



LOAN RATES

Effective January 21, 2023

| 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 2016-2023 | Up to 40 | N/A | N/A | N/A | N/A | N/A | N/A |
| | Up to 69 | 5.39% | 5.89% | 7.39% | 9.99% | 16.29% | 18.00% |
| | 70-79 | 5.99% | 6.29% | 7.69% | 10.29% | 16.49% | 18.00% |
| | 80-84 | 7.39% | 7.99% | 8.99% | 13.19% | N/A | N/A |
| 2012-2015 | Up to 69 | 5.99% | 6.59% | 7.79% | 10.79% | 16.39% | 18.00% |
| | 70-79 | 7.19% | 7.45% | 8.79% | 11.99% | 16.59% | 18.00% |
| 2008-2011 | Up to 66 | 7.59% | 7.89% | 9.89% | 12.99% | 16.55% | 18.00% |
| | 67-72 | 8.59% | 8.89% | 10.19% | 13.85% | N/A | N/A |
| 2007 and older | up to 55 | 7.69% | 7.99% | 9.99% | 13.09% | 16.65% | 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. **Floor rate is 5.39%**
- **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 58,000 miles.** 80-84 months available only with approval on loans \$25,000+ and on vehicles 2016 and newer with mileage less than 58,000.

- **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 2016-2023 | Up to 63 | 6.89% | 6.99% | 8.29% | 10.95% | 14.99% | 18.00% |
| | 75 | 6.99% | 7.39% | 8.89% | 11.19% | 16.09% | 18.00% |
| 2009-2015 | 48 | 6.69% | 6.79% | 8.05% | 11.39% | 15.29% | 18.00% |
| | 63 | 8.19% | 8.59% | 10.49% | 13.49% | 17.19% | 18.00% |
| 2008 & Older | 48 | 6.79% | 6.89% | 8.19% | 11.59% | 15.59% | 18.00% |
| | 63 | 8.29% | 8.99% | 10.99% | 13.59% | 17.29% | 18.00% |

Please Read:

- Rates are determined using Trans Union 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.
- 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 or newer 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 | 8.50% | 8.75% | 10.50% | N/A | N/A | N/A |
| \$25,000-\$49,999 | 84 | 8.00% | 8.50% | 10.00% | 11.50% | N/A | N/A |
| \$15,001-\$24,999 | 72 | 7.50% | 8.00% | 9.00% | 11.00% | 15.90% | 18.00% |
| Less than \$15,000 | 60 | 7.00% | 7.50% | 8.50% | 10.50% | 15.90% | 18.00% |

*** Increase Interest Rate by 1.00% for all models 2014 and older**

Please Read:

• Rates are determined using Trans Union 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.

- 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 | 7.99% | 8.90% | 10.89% | 13.75% | N/A | N/A |
| \$15,000- \$24,999 | 132 | 7.49% | 8.59% | 10.39% | 13.50% | 16.59% | 18.00% |
| \$14,999 and below | 84 | 7.25% | 8.25% | 9.99% | 12.49% | 15.99% | 18.00% |

*** Increase Interest Rate by 1.00% for all models 2014 and older**

Please Read:

• Rates are determined using Trans Union 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.

• 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 |

| 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 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% |
| No further Discounts below 5.39% | |

| 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. | |

****ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE****