

## New and Used Autos (2018 or Newer)

Repayment Period	Loan Amount	ANNUAL PERCENTAGE RATE (APR) <sup>1</sup>					
		Credit Score 740+	Credit Score 700-739	Credit Score 660-699	Credit Score 610-659	Credit Score 560-609	Credit Score 559 or lower
0 to 36 Months <sup>2</sup>	\$500 - \$250,000	6.94%	7.44%	8.69%	13.44%	18.69%	19.69%
37 to 60 Months	\$5,000 - \$250,000	7.44%	7.94%	9.19%	13.94%	19.19%	20.19%
61 to 66 Months	\$6,000 - \$250,000	7.69%	8.19%	9.44%	14.19%	19.44%	20.44%
67 to 75 Months	\$10,000 - \$250,000	7.94%	8.44%	9.69%	14.44%	19.69%	20.69%
76 to 84 Months <sup>3</sup>	\$15,000 - \$250,000	8.19%	8.69%	9.94%	14.69%	N/A	N/A

Reduce Rate by 0.25% for 2021 or Newer Hybrid/Electric Vehicles

### Older Autos (2017 or Older)

Add 1.25% to 'New' rates; maximum term is 75 months.

#### Terms & Conditions

Rates assume Automatic (ACH) Payment and E-Statements. Add 0.25 % for each item not selected. You must opt-in to each service within 90 days of origination in order to retain the associated service discount(s). If you receive an initial rate discount but do not opt-in and maintain the service(s) while any portion of the balance remains outstanding, a service termination fee of \$250.00 per service (no more than \$500.00 total) will be added to the principal balance of your loan. This may extend the maturity date of your loan and must be paid before the Credit Union's security interest will be released.

All loans are subject to maximum loan-to-value (LTV) requirements. The maximum loan amount and repayment period that we may finance varies depending on the vehicle value (LTV); model year; mileage (if applicable); and your credit score. This amount is calculated as a percentage of the "retail" book value (or MSRP for vehicles that have never been titled and are at least the current model year or newer). Not every borrower qualifies for the maximum LTV or loan amount advertised. Financing of negative trade equity and/or additional services, such as Loan Debt Protection, Guaranteed Asset Protection (GAP) and dealer service or maintenance contracts may be available. You may also finance sales/use taxes, registration and title fees, and dealer documentation fees. Contact your Loan Processor for details and limitations once you have chosen a vehicle.

Payment example: A \$15,000 loan with a term of 84 months at 8.19% requires monthly payments of \$235.23.

Full coverage insurance is required on all collateral (max deductibles: \$1250 comprehensive, \$1250 collision), including trailer, if applicable.

Acceptable collateral: Autos, Passenger Vans (up to 8 seats), & Light Trucks (F350/3500-class or smaller). For conversion vans, refer to our Recreation Loan rate sheet. For cargo vans, larger trucks & passenger vans, limos, farm & specialty equipment, or other vehicles not listed, ask about our business lending program. We do not finance vehicles with a salvage, branded, or reconstructed title.

Other important details:

The first due date may be no more than 50 days from the date you sign the loan contract.

You must be a Unitus member in good standing or become a member before your loan will fund.

You must have a valid US-issued Driver License for loans secured by a vehicle. Additional identity verification may be required.

<sup>1</sup>The ANNUAL PERCENTAGE RATE (APR) shown includes only interest and does not contain other costs or fees. All rates are subject to change at any time without notice. Rates are based on your credit history and credit qualifications. All loans are subject to credit approval. Additional restrictions may apply. Contact Unitus for details. All services offered by Unitus Community Credit Union will be subject to applicable laws of the state of Oregon, federal laws and regulations, credit union bylaws as amended, and all other regulations, rules, and practices now and hereafter adopted by Unitus Community Credit Union.

<sup>2</sup>Maximum term is one year for every \$1,000 financed, up to 60 months. For loans under \$1,000, the maximum term is one month for every \$100 financed.

<sup>3</sup>84 term is available on 2018 or newer models only.