

COMMUNITY REGIONAL CREDIT UNION

INTEREST RATE STRUCTURE FOR RISK BASED LENDING - AS OF 12/14/17

		UNSECURED LOANS SIGNATURE	SECURED LOANS (USED AUTO, BOAT, ETC)				SECURED (NEW AUTO)				
CREDIT SCORE	GRADE		RATES - APR				RATES - APR				
		RATES - APR	24M	36M	48M	60M	24M	36M	48M	60M	72M
730+	PLATINUM	8.50%	2.15%	2.30%	2.40%	2.50%	1.95%	2.05%	2.15%	2.25%	2.50%
680-729	A	9.50%	3.70%	3.80%	4.00%	4.20%	3.45%	3.55%	3.65%	3.75%	4.00%
640-679	B	11.75%	6.70%	6.80%	6.90%	7.00%	4.45%	4.55%	4.65%	4.75%	5.00%
600-639	C	13.75%	7.45%	7.55%	7.65%	7.75%	4.70%	4.80%	4.90%	5.00%	5.25%
550-599	D	16.75%	8.70%	8.80%	8.90%	9.00%	5.20%	5.30%	5.40%	5.50%	5.75%
549 or less	E	17.25%	9.70%	9.80%	9.90%	10.00%	6.70%	6.80%	6.99%	7.50%	7.75%

(GRADE E UNSECURED SIGNATURE LOANS REJECTED UNLESS CO-MAKER)

WILL MATCH DEALER RATE DOWN TO 1.9% APR



		HOME EQUITY PRODUCT UP TO 20 YEARS	HOME EQUITY UNDER 10 YEARS			TUITION LOANS
SCORE	GRADE	RATES - APR	RATES - APR	Max Amount	Based Upon Appraisal Value	AS LOW AS 3.4% APR UP TO 12 MONTHS
730+	PLATINUM	4.00%	4.00%	Fixed Rate	Only	<small>Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government</small> <small>National Credit Union Administration, a U.S. Government Agency</small>
680-729	A	4.25%	4.25%	Appraisal	Full Appraisal	
645-679	B	4.50%	4.50%	Title/Property Insurance	Title Insurance	
				Marketing	Market lowest rate, lowest payment	

SHARE-SECURED	BETTER CHOICE <i>NO CREDIT CHECK REQUIRED</i>	EZ- LOANS <i>NO CREDIT CHECK REQUIRED</i>	ALL LOANS AND SPECIALS HAVE TERMS AND CONDITIONS THAT MUST BE MET RESTRICTIONS APPLY NOT ALL MEMBERS WILL QUALIFY PLEASE ASK CU EMPLOYEE FOR FULL DETAILS
4.25% APR - up to 36 months	18% APR - \$20.00 FEE	28% APR-\$20.00 FEE	
4.75% APR - up to 60 months	\$500.00 MAX - 90 DAYS	\$1000.00 MAX - 6 MONTHS	