

COMMUNITY REGIONAL CREDIT UNION

INTEREST RATE STRUCTURE FOR RISK BASED LENDING - AS OF 01-10-2020

		UNSECURED LOANS SIGNATURE	SECURED LOANS (USED AUTO, BOAT, RECREATIONAL VEHICLES)				SECURED (NEW AUTO)				
			RATES - APR				RATES - APR				
CREDIT SCORE	GRADE	RATES - APR	24M	36M	48M	60M	24M	36M	48M	60M	72M
730+	PLATINUM	8.50%	2.75%	3.25%	3.50%	3.75%	2.50%	2.75%	3.00%	3.25%	3.50%
680-729	A	9.50%	4.00%	4.25%	4.50%	4.75%	3.75%	4.00%	4.25%	4.50%	4.75%
640-679	B	11.75%	6.75%	7.00%	7.25%	7.50%	4.75%	5.00%	5.25%	5.50%	5.75%
600-639	C	13.75%	7.50%	7.75%	8.00%	8.25%	5.00%	5.25%	5.50%	5.75%	6.00%
550-599	D	16.75%	8.75%	9.00%	9.25%	9.50%	5.25%	5.50%	5.75%	6.00%	6.25%
549 or less	E	17.25%	9.75%	10.00%	10.25%	10.50%	5.50%	5.75%	6.25%	7.75%	8.00%

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

Dealer Match as low as 2.5% w/ Dealer Documents



		HOME EQUITY 20 YEARS	HOME EQUITY UP TO 15 YEARS	HOME EQUITY UP TO 10 YEARS	20 Year Rates as low as 4.25% APR		TUITION LOANS
SCORE	GRADE	RATES - APR	RATES - APR	RATES - APR	Max Amount	Based Upon Appraisal Value	AS LOW AS 3.4% APR UP TO 12 MONTHS
730+	PLATINUM	4.25%	4.00%	3.75%	Fixed Rate	Only	<div style="border: 1px solid black; padding: 5px;"> <small>Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government</small> NCUA <small>National Credit Union Administration, a U.S. Government Agency</small> </div>
680-729	A	4.50%	4.25%	4.00%	Appraisal	Full Appraisal	
645-679	B	4.75%	4.50%	4.25%	Title/Property Insurance	Title Insurance	
					Marketing	Market lowest rate, lowest payment	

ALL APR's are VALID as approved by Board of Directors Monthly

SHARE-SECURED	LOAN SPECIALS	EZ- LOANS
		NO CREDIT CHECK REQUIRED
4.25% APR - up to 36 months	AS	28% APR-\$20.00 FEE
4.75% APR - up to 60 months	ADVERTISED	\$2000.00 MAX - 12 MONTHS

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