

# COMMUNITY REGIONAL CREDIT UNION

## INTEREST RATE STRUCTURE FOR RISK BASED LENDING - AS OF 05-31-2020

CREDIT SCORE		GRADE	UNSECURED LOANS SIGNATURE	SECURED LOANS ( USED AUTO, BOAT, RECREATIONAL VEHICLES)				SECURED (NEW AUTO)				
				RATES - APR				RATES - APR				
				up to	36M	48M	60M	up to	36M	48M	60M	72M
730+		PLATINUM	8.50%		3.25%	3.50%	3.75%		1.95%	2.25%	2.50%	2.75%
680-729		A	9.50%		4.25%	4.50%	4.75%		2.25%	2.50%	2.75%	3.00%
640-679		B	11.75%		5.25%	5.50%	5.75%		2.75%	3.00%	3.25%	3.50%
600-639		C	13.75%		7.75%	8.00%	8.25%		5.25%	5.50%	5.75%	6.00%
550-599		D	16.75%		9.00%	9.25%	9.50%		6.75%	7.75%	8.25%	8.75%
549 or less		E	17.25%		10.00%	10.25%	10.50%		7.25%	8.25%	9.25%	9.75%

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

**Dealer Match as low as 1.95% 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>  <b style="font-size: 2em;">NCUA</b>  <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