

COMMUNITY REGIONAL CREDIT UNION

INTEREST RATE STRUCTURE FOR RISK BASED LENDING - AS OF 09-15-2020

| | | UNSECURED LOANS SIGNATURE | SECURED LOANS (USED AUTO) | | | | SECURED (NEW AUTO) | | | | |
|-----------------|----------|---------------------------------|-------------------------------|--------|--------|--------|-----------------------|-------|-------|-------|-------|
| CREDIT SCORE | GRADE | | RATES - APR | | | | 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% |

RECREATIONAL VEHICLES (Credit Score 600-730+) 7.75% 8.00% 8.25%

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

Dealer Match as low as 1.59% 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 | Credit Builder Loans Now available give us a call |
| 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 |

