

**Unsecured Loan Rates (Dollar amount not included in max. loan amount)**

Term	A+	A	B	C	D	E
Credit Score	730+	680-729	640-679	600-639	565-599	564 and below
Up to \$ Amount	\$20,000	\$20,000	\$12,000	\$7,000	\$3,500	\$2,000
1 Year	4.75%	5.25%	5.75%	8.75%	13.50%	14.50%
2 Year	5.00%	5.50%	6.00%	9.00%	13.50%	n/a
3 Year	5.25%	5.75%	6.25%	9.25%	n/a	n/a
4 Year	5.50%	6.00%	6.50%	9.50%	n/a	n/a
5 Year	5.75%	6.25%	6.75%	9.75%	n/a	n/a

**New Auto Loan Rates (never titled) 2020-2021**

Term	A+	A	B	C	D	E
Credit Score	730+	680-729	640-679	600-639	565-599	564 and below
Up to \$ Amount	\$60,000	\$60,000	\$50,000	\$35,000	\$25,000	\$20,000
1-3 Years	1.85%	1.85%	4.40%	7.65%	9.90%	12.90%
4 Year	1.85%	1.85%	4.65%	7.90%	10.40%	13.10%
5 Year	1.85%	1.85%	4.90%	8.65%	10.90%	13.90%
6 Year	2.15%	2.15%	5.15%	9.65%	11.90%	n/a

**USED AUTO 2013-2020**

TERM	A+	A	B	C	D	E
Credit Score	730+	680-729	640-679	600-639	565-599	564 and below
Up to \$ Amount	\$60,000	\$60,000	\$35,000	\$25,000	\$20,000	\$10,000
Loan to Value	100%	100%	100%	90%	85%	80%
1-3 Years	2.50%	2.50%	3.25%	8.50%	10.75%	13.75%
4 Year	2.75%	2.75%	3.50%	8.75%	11.25%	14.25%
5 Year	3.00%	3.00%	4.00%	9.50%	11.75%	n/a
6 Year	3.25%	3.25%	n/a	n/a	n/a	n/a

**Shared Secured Loan Rates**

	Rate	Amount	Term
	1.99%	<=100% of Shares	6 Year Max

In the event of no credit score, we will use the "C" credit tier.

In the event of a "joint loan" the interest rate is to be determined by the lowest credit score.

All loan rates above are stated as APR.

