



## LOAN RATES

Effective August 1, 2015

SCORE DETERMINATION *No Score is placed in the B Tier					
730+	729-680	679-640	639-600	599-560	559-Below
A+	A	B	C	D	E

AUTOS							
Year	Term	Trans Union Fico Score					
		730+	729-680	679-640	639-600	599-560	559-Below
New & Used 2011-2015	Up to 67	2.45%	2.65%	3.99%	7.49%	15.29%	18.00%
	68-77	3.05%	3.25%	4.49%	7.99%	15.99%	18.00%
	78-84	5.09%	5.29%	5.99%	9.39%	N/A	N/A
2010-2005	Up to 66	3.09%	3.19%	4.29%	7.99%	15.39%	18.00%
	67-72	3.79%	3.99%	5.09%	8.59%	16.99%	18.00%
2004 & Older	Up to 48	3.99%	4.09%	6.59%	8.99%	15.99%	18.00%
	49-63	4.89%	4.99%	7.59%	9.89%	N/A	N/A

**Please Read:**

- Rates are determined using Trans Union Auto Specific FICO 08 Score and are **not negotiable**. In cases where a cosigner is required, the credit score is averaged between the buyer and cosigner to determine the rate. **2.45% is the floor rate with direct deposit, payroll deduct, DBO, and auto transfer. Rate discounts on in-house loans only.**
- Mileage must not exceed 150,000.
- **Terms greater than 66 months only available on vehicles 2008 and newer with a loan amount of \$15,000 or greater and mileage less than 45,000 miles.** 78-84 months available only with approval on loans \$25,000+ and on vehicles 2011 and newer with mileage less than 45,000.
- **First due dates must not exceed 45 days from date**

**of contract** and no due date can be set up for later than the 25th of the month.

- If total amount financed (including taxes, title fee & license fee) is less than 80% of the MSRP or NADA retail value of the vehicle, a rate reduction of **.50%** will be applied.
- If the vehicle is a **new untitled hybrid vehicle** we will extend a **.25% rate reduction** as part of our "go green" program. Must receive a dealer invoice stating this is a hybrid vehicle.
- **Rates are valid for new purchases and refinances from other institutions only. 1% should be added to the published rate in the event of adding additional money to an existing in-house loan for car repairs, bill consolidation, or using a title to a vehicle as collateral to secure an in-house loan. 18% is the maximum rate allowed.**

MOTORSPORTS (motorcycles, wave runners, trailers)							
Year	Term	Trans Union Fico Score					
		730+	729-680	679-640	639-600	599-560	559-Below
New & Used 2011-2015	Up to 63	3.99%	4.69%	7.19%	10.39%	14.79%	18.00%
	72	4.79%	5.29%	7.39%	10.69%	15.89%	18.00%
2010-2005	48	4.99%	5.09%	7.39%	10.69%	15.09%	18.00%
	63	5.29%	5.49%	7.69%	10.99%	16.09%	18.00%
2004 & Older	48	5.69%	5.79%	7.49%	10.79%	15.39%	18.00%
	63	5.79%	5.89%	7.79%	11.09%	16.19%	18.00%

**Please Read:**

- Rates are determined using Trans Union FICO 08 Score and are **not negotiable**. In cases where a cosigner is required, the credit score is averaged between the buyer and cosigner to determine the rate.
- **First due dates must not exceed 45 days from date of contract and no due date can be set up for later than the 25th of the month.**

• If total amount financed (including taxes, title fee & license fee) is less than 80% of the MSRP or NADA retail value of the vehicle, a rate reduction of **.50%** will be applied.

- **Loan amount must be \$15,000 or greater on 2011-2015 year models to qualify for 72 month term.**

## BOATS

Amount Financed	Maximum Term	Trans Union Fico Score					
		730+	729-680	679-640	639-600	599-560	559-Below
\$50,000-\$75,000	96	6.30%	6.60%	7.30%	N/A	N/A	N/A
\$25,000-\$49,999	84	6.20%	6.50%	7.20%	9.60%	N/A	N/A
\$15,001-\$24,999	72	5.09%	5.39%	6.99%	9.50%	15.90%	18.00%
Less than \$15,000	60	4.29%	4.59%	6.49%	9.25%	15.90%	18.00%

\* Increase Interest Rate by 1.00% for all models 2008 and older

**Please Read:**

• Rates are determined using Trans Union FICO 08 Score and are **not negotiable**. In cases where a cosigner is required, the credit score is averaged between the buyer and cosigner to determine the rate.

• First due dates must not exceed 45 days from date of contract and no due date can be set up for later than the 25th of the month.

• 10% Down Payment on Loans \$25,000+

## RVS and CAMPERS

Amount Financed	Maximum Term	Trans Union Fico Score					
		730+	729-680	679-640	639-600	599-560	559-Below
\$50,000+	180	6.30%	6.59%	7.30%	N/A	N/A	N/A
\$25,000-\$49,999	144	5.99%	6.19%	7.20%	9.60%	N/A	N/A
\$15,001-\$24,999	96	5.00%	5.29%	6.99%	9.40%	15.90%	18.00%
Less than \$15,000	72	3.89%	4.49%	6.39%	9.25%	15.79%	18.00%

\* Increase Interest Rate by 1.00% for all models 2008 and older

**Please Read:**

• Rates are determined using Trans Union FICO 08 Score and are not negotiable. In cases where a cosigner (non-spouse) is required, the credit score is averaged between the buyer and cosigner to determine the rate.

• First due dates must not exceed 45 days from date of contract and no due date can be set up for later than the 25th of the month.

• Include dealer invoice for New and NADA Book-out Sheet for Used with all options.

• 10% minimum down payment on loans \$25,000+

• Maximum back-end adds – 20% of amount financed capped at \$7,000.

• Contracts will not be funded without all necessary paperwork (ie Membership Cards, Copies of Driver's Licenses, proof of income, etc.)

• GCS Credit Union will not accept letters from employers as proof of income. Current check stubs with year to date income or IRS Tax documents are required.

Visa Rewards		
Score	Rate	Limits
730+	7.9%	\$250-\$20,000
680-729	9.9%	\$250-\$12,500
640-679	12.9%	\$250-\$7,500
580-639	16.9%	\$250-\$5,000

CD Loans
<b>In-House CD</b> APR is 2.5% over certificate rate. Term not to exceed maturity of CD. Will lend 100% of face value. Floor limit is 6.0%
<b>Other Institutions' CD</b>  APR is 10.75%. Term (same as above). Will lend 90% of face value.

Personal Loans	
Closed End	
A+	8.9%
A	10.9%
B	13.9%
C	15.9%
D	16.9%
E	18.0%
Freedom Line - Open End	
A+ & A	8.9%
B	9.9%
C	11.9%
D	13.9%
E	14.9%

Share Secured Loans	
Share Secured	2.5% > low share rate
Share Secured loans have a 3.0% floor limit	
Rate Discounts (in-house loans only)	
Direct Deposit/ Payroll Deduct/ Auto Transfer (Does not apply to VISA, Real Estate, or Open-End Loans)	
A+	0.25%
A	0.25%
B	0.25%
C	0.35%
D	0.50%
E	0.50%
No further Discounts below 2.45%	