

Indirect Auto Lending Program IL,IN,NV,MN



Effective: April 1st 2023

RATES, TERMS, & LTV							
Model Year	Term (Months)	740+ A+	739-700 A	699-660 B	659-620 C	619-580 D	579-540 E
2021 & Newer	24-72	7.74%	8.99%	9.99%	12.34%	15.74%	16.74%
	73-84	8.24%	9.25%	11.24%	13.34%	16.74%	N/A
2020-2013	24-72	8.74%	9.49%	10.74%	13.74%	16.74%	17.99%
	73-84	9.24%	10.24%	11.74%	14.24%	N/A	N/A
2012 and older	24-60	11.24%	12.24%	13.74%	16.24%	N/A	N/A
Max Mileage Passenger Vehicle 125k Diesel Trucks 150k							
Add 1% if front end LTV over		125%	120%	120%	115%	115%	115%
Max Front End LTV +++		140%	135%	135%	125%	120%	115%

*76-84 month term loans require a minimum of \$15,000 amount financed.

DEALER COMPENSATION	
Flat Rate Program	2.00% of Amount Financed. Maximum dealer compensation \$2,500.

\$10 membership fee and processing fee withheld from dealer proceeds

PROGRAM GUIDELINES													
Vehicle Valuation	New: Invoice - Not previously titled Used: NADA Clean Trade (Local Version) - Previously titled Current model year more than 6,000 miles 80% invoice All valuations are including tax, title, and license.												
Processing Fee	<table border="1"> <thead> <tr> <th>A+</th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> <th>E</th> </tr> </thead> <tbody> <tr> <td>\$119</td> <td>\$150</td> <td>\$245</td> <td>\$345</td> <td>\$445</td> <td>\$545</td> </tr> </tbody> </table>	A+	A	B	C	D	E	\$119	\$150	\$245	\$345	\$445	\$545
A+	A	B	C	D	E								
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Backend Products	Total back-end limited to the greater of 20% of vehicle valuation or \$3500.00. Maximum GAP charge allowable is \$1,200 or as allowed by state regulations. Max Service Contract \$3500 (non 4wd)/\$6,000 (4wd).												
Exclusions	Rideshare use vehicles are ineligible. No commercial units No Trust Agreements, Power of Attorney or Third Party Purchases Lemon Law, Flood Damage, Frame Damage, Van Conversions Branded, Salvage, Rebuilt titles, or Gray Market vehicles are ineligible												
Other	Max 45 days to first payment. Approvals are valid for 30 days. Applicants with no credit score will be assigned credit tier C. No charge back after 90 days. Minimum loan amount is \$10,000.												

FOR UNDERWRITING OR FUNDING QUESTIONS PLEASE CALL 800-252-6950 x8001

SEND STIPULATIONS TO INDIRECTFUNDING@CREDITUNION1.ORG