

Indirect Auto Lending Program IL,IN,NV



Effective: November 1, 2022

RATES, TERMS, & LTV							
Model Year	Term (Months)	740+ A+	739-700 A	699-660 B	659-620 C	619-580 D	579-540 E
<b>2021 &amp; Newer</b>	<b>24-72</b>	5.49%	6.74%	7.74%	10.09%	14.99%	15.99%
	<b>73-84</b>	5.99%	6.99%	8.99%	11.09%	15.99%	N/A
<b>2020-2013</b>	<b>24-72</b>	6.50%	7.24%	8.50%	11.09%	15.99%	17.99%
	<b>73-84</b>	6.99%	7.99%	9.50%	11.99%	N/A	N/A
<b>2012 and older</b>	<b>24-60</b>	8.99%	9.99%	11.50%	13.99%	N/A	N/A

**Note: All Rates Include .50% Discount for Automatic Payment Transfer.**

**Max Mileage Passenger Vehicle 125k Diesel Trucks 150k**

<b>Add 1% if front end LTV over</b>	125%	120%	120%	115%	115%	115%
<b>Max Front End LTV +++</b>	140%	135%	135%	125%	120%	115%

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

DEALER COMPENSATION	
<b>Flat Rate Program (When NO Markup exists)</b>	2.00% of Amount Financed. Maximum dealer compensation \$2,500.
<b>Mark Up Program (New Members Only)</b>	Max rate mark up is 2% for terms up to 72 months, terms 73 and above 1% max. 80/20 split between dealer and lender. Maximum dealer compensation \$2,500.

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

PROGRAM GUIDELINES	
<b>Vehicle Valuation</b>	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.
<b>Processing Fee</b>	A+      A      B      C      D      E \$119    \$119    \$195    \$295    \$395    \$495
<b>Backend Products</b>	Total back-end limited to the greater of 20% of vehicle valuation or \$3500.00. Maximum GAP charge allowable is \$1,000 or as allowed by state regulations. Max Service Contract \$3500 (non 4wd)/\$5,000 (4wd).
<b>Exclusions</b>	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
<b>Other</b>	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](mailto:INDIRECTFUNDING@CREDITUNION1.ORG)**

