

Effective: November 4th 2023

RATES, TERMS, & LTV									
Model Year	Term (Months)	740+	A+	739-700	A	699-660	B	659-640	C
<b>2021 &amp; Newer</b>	<b>24-72</b>	6.99%		7.99%		8.99%		9.99%	
	<b>73-84</b>	7.49%		8.49%		9.49%		10.49%	
<b>2020-2017</b>	<b>24-72</b>	9.49%		10.49%		11.49%		12.49%	
<b>2016-2013</b>	<b>24-72</b>	9.99%		10.99%		11.99%		12.99%	
<b>2012 and older</b>	<b>24-60</b>	10.49%		11.49%		12.49%		13.99%	
<b>* Approvals can be subject to change after additional credit review based on prior credit associated with CU1*</b>									
<b>Max Mileage Passenger Vehicle 125k Diesel Trucks 150k</b>									
<b>Add 1% if front end LTV over</b>		125%		120%		120%		115%	
<b>Max Front End LTV +++</b>		140%		135%		135%		125%	
<b>*76-84 month term loans require a minimum of \$15,000 amount financed.</b>									
DEALER COMPENSATION									
<b>Flat Rate Program</b>	2.00% of Amount Financed Credit Scores 740+ 1.75% of Amount Financed Credit Scores 700-739 1.50% of Amount Financed Credit Scores 660-699 1.00% of Amount Financed Credit Scores 640-659 Maximum dealer compensation \$2,500.								
<b>\$10 membership fee and processing fee withheld from dealer proceeds</b>									
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 New and Used Auto</b>	<b>Auto Approval</b>	<b>A+</b>	<b>A</b>	<b>B</b>	<b>C</b>				
	\$49	\$119	\$150	\$245	\$345				
<b>Backend Products</b>	\$49	\$195	\$225	\$325	\$425				
	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).								
<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 No ITINs, No prior charge offs associated to CU1 will be permitted. 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. No charge back after 90 days. Minimum loan amount is \$10,000.								
<b>FOR UNDERWRITING OR FUNDING QUESTIONS PLEASE CALL 800-252-6950 x8001</b> <b>SEND STIPULATIONS TO INDIRECTFUNDING@CREDITUNION1.ORG</b>									