HIGHWAY CROSSROADS CREDIT UNION

Credit Score		Collateral				Unsecured				
		(Title)		(No Title)		(Signature)			(Line of Credit)	
		New	Used	New	Used	Rate	Term	Amount	Rate	Amount
A+	750 +	5.49%	6.49%	6.99%	8.49%	11.24%	54	$10,000.00	12.74%	$3,000.00
A	701 - 749	6.24%	7.24%	7.74%	9.24%	11.99%	48	$7,500.00	13.24%	$2,500.00
B	651 - 700	6.99%	7.99%	8.49%	9.99%	12.49%	48	$7,500.00	13.99%	$1,500.00
C	600 - 650	8.74%	9.74%	10.24%	11.74%	16.24%	42	$5,000.00	17.74%	$1,000.00
D*	551 - 559	13.74%	14.74%	15.24%	16.74%	20.24%	36	$3,000.00	Not available	
E*	500 - 550	15.74%	16.74%	17.24%	18.74%	22.24%	24	$2,000.00		

	Collateral Age (Model Year)	Title		No Title	
		Term	LV	Term	LV
New	2023 - Current	60	100%	60	100%
	Considered New with less than 25,000 miles				
Used	2023 - Current	60	100%	60	80%
	2019 - 2022	54	100%	54	80%
	2016 - 2018	48	100%	48	80%
	2015 or older	36	100%	36	80%

Share Secured Loan

Rates in effect at time of loans = Current dividend rate + 2.00%
Maximum amortization period for share secured loans is 60 months; share certificate secured loans are due upon maturity. No credit score or DTI calculation is performed for share secured or share certificate loans.

Provisions

The following rate additions may be applied to all loans.

+ 1.00% if payment is not set up as automatic withdrawal
+ 1.00% for all existing Highway Crossroad loans that are refinanced
+ 1.00% rate increase per each 12-month term extension (as allowable)
+ 1.00% for extending LTV to 110% on NEW collateral

The following rate deductions may be applied to all loans.

- .10% with the purchase of GAP or Vehicle Service Contract
- .10% for active Highway Hero Contributors
- .50% with active direct deposit
- .10% with Credit Life or Disability Life Insurance election
- .10% for Military Discount (active or veteran)

Management is authorized to match competitor rate and terms. Credit Manager approval is required.
Credit Manager may adjust loan terms as deemed necessary when circumstances require.
*Subject to Credit Manager approval