

LOUDOUN CREDIT UNION - Loan Pricing Matrix

COLLATERAL	TERM	750 +	700 - 749	650 - 699	600 - 649	550 - 599	<550	
		A+	A	B	C	D	E	
New Vehicles	<i>(100% financing, includes Motorcycles)</i>							
	To 36 months	1.99%	2.49%	2.99%	4.99%	8.49%	N/A	
	To 48 months	2.24%	2.74%	3.24%	5.24%	9.24%		
	To 60 months	2.74%	3.24%	3.74%	5.74%	9.24%		
	To 72 months	3.49%	3.99%	4.49%	6.49%	9.99%		
	Minimum Loan \$25,000 =	4.24%	4.74%	5.24%	7.24%	10.74%		
	Minimum Loan \$45,000 =	4.24%	4.74%	5.24%	7.24%	10.74%		
	<i>(Financing up to 1.25% of the NADA Retail Value - included Motorcycles)</i>							
	Models 1 to 5 years old	To 60 months	2.74%	3.24%	3.74%	5.74%	9.24%	
	Models 1 to 5 years old	To 72 months (\$20K)	3.49%	3.99%	4.49%	6.49%	9.99%	
Models 6 to 8 years old	To 48 months	3.99%	4.49%	4.99%	6.99%	10.49%		
Models 6 to 8 years old	To 60 mo up to 50K m	3.99%	4.49%	4.99%	6.99%	10.49%		
Older Used Vehicles	Over 8 model years old	determined at advance	7.30%	7.80%	9.80%	13.30%		
Older Used Motorcycles	determined at advance	6.80%	7.30%	7.80%	9.80%	13.30%		
New Recreational Vehicles	<i>(100% financing)</i>							
	To 120 months	6.59%	7.09%	7.59%	9.59%	13.09%		
Used Recreational Vehicles	<i>(Up to 15 Model Years)</i>							
	To 120 months	6.85%	7.35%	7.85%	9.85%	13.35%		
New & Used Boats	<i>(95% financing on New; Used NADA Retail Value and up to 12 model Years)</i>							
	To 120 months	6.59%	7.09%	7.59%	9.59%	13.09%		
VISA		750+	700 - 749	699 - 650	649 - 600	<600		
25 Day Grace Period	Maximum Limits:	\$15,000	\$10,000	\$6,000	\$4,000	Secured		
	Min Pymnt 2%	7.50%	8.50%	9.50%	10.50%	14.00%		
Signature	Approx. 48 months	9.90%						
Computer Loans	To 36 Months	6.50%						
Share Secured	determined at advance	3.99%						
Certificate Secured	determined at advance	CD Rate + 2.00% = APR						
Overdraft Protection	4% of limit	16.00%						