

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>							N/A
	To 36 months	1.99%	2.49%	2.99%	4.99%	8.49%		
	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%		
	<b>Used Vehicles</b>	<i>(Financing up to 1.25% of the NADA Retail Value - included Motorcycles)</i>						
	Models 1 to 5 years old	2.74%	3.24%	3.74%	5.74%	9.24%		
	Models 1 to 5 years old	3.49%	3.99%	4.49%	6.49%	9.99%		
Models 6 to 8 years old	3.99%	4.49%	4.99%	6.99%	10.49%			
Models 6 to 8 years old	3.99%	4.49%	4.99%	6.99%	10.49%			
<b>Older Used Vehicles</b>	Over 8 model years old							
	determined at advance	6.80%	7.30%	7.80%	9.80%	13.30%		
<b>Older Used Motorcycles</b>	determined at advance							
		6.80%	7.30%	7.80%	9.80%	13.30%		
<b>New Recreational Vehicles</b>	<i>(100% financing)</i>							
	To 120 months	6.59%	7.09%	7.59%	9.59%	13.09%		
<b>Used Recreational Vehicles</b>	<i>(Up to 15 Model Years)</i>							
	To 120 months	6.85%	7.35%	7.85%	9.85%	13.35%		
<b>New &amp; Used Boats</b>	<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%		
<b>VISA</b>		<b>750+</b>	<b>700 - 749</b>	<b>699 - 650</b>	<b>649 - 600</b>	<b>&lt;600</b>		
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%		
<b>Signature</b>	Approx. 48 months	9.90%						
<b>Computer Loans</b>	To 36 Months	6.50%						
<b>Share Secured</b>	determined at advance	3.99%						
<b>Certificate Secured</b>	determined at advance	CD Rate + 2.00% = APR						
<b>Overdraft Protection</b>	4% of limit	16.00%						