

Cross Roads Credit Union Interest Rates

Reward Based Lending

02/25/11

| Range | Grade Of Paper | All Unsecured Loans Rates | All Secured Loans (Autos, Boats, Motorcycles, etc.) Rates | | | | | |
|-------------|----------------|---------------------------|---|-------|-------|-------|-------|-------|
| | | | 24 Mo | 36 Mo | 48 Mo | 60 Mo | 72 Mo | 84 Mo |
| 730+ | Platinum | 8.25% | 4.00 | 4.00 | 4.00 | 4.25 | 4.50 | 4.75 |
| 680-729 | A | 10.25% | 4.25 | 4.50 | 4.75 | 5.00 | 5.25 | 5.50 |
| 640-679 | B | 11.25% | 5.25 | 5.50 | 5.75 | 6.00 | 6.25 | 6.50 |
| 600-639 | C | 13.25% | 6.00 | 6.25 | 6.50 | 6.75 | 7.00 | 7.25 |
| 550-599 | D | 16.25% | 8.00 | 8.25 | 8.50 | 8.75 | 11.00 | N/A |
| 549 or less | E | 16.25% | 10.00 | 10.25 | 10.50 | 10.75 | N/A | N/A |

ADJUST THE ABOVE RATE FOR BOTH LOAN TO VALUE AND VEHICLE AGE

LOAN TO VALUE

94-104% LTV

105-110%

111-115% LTV

Base Rate

plus .50%

plus 1.00%

AGE OF COLLATERAL

1. Add 1% to above rates on model years 2009-2010*
2. Add 2% to above rates on model years 2007-2008
3. Add 3% to above rates on models 7 years and older
4. D and E paper 95% LTV cap

*20010 with 15,000 or less will be considered new