

Cross Roads Credit Union Interest Rates

Reward Based Lending

09/01/2017

Range	Grade Of Paper	All Unsecured Loans Rates
700+	Platinum	8.25%
680-699	A	9.25%
640-679	B	11.25%
600-639	C	13.25%
575-599	D	16.25%
550-574	E	16.25%

ADJUST THE ABOVE RATE FOR

AGE OF COLLATERAL

1. Add 1% to above rates on model 5 years and older
2. D and E paper 80% LTV cap.
3. A and B paper rates only. No age collateral
4. *2016 with 15,000.00 miles or less will be considered new.
5. Add 2% to above rates on Motorcycles and Boats

GAP Coverage \$325.00 (1 Time Fee)

Extended Warranty (prices vary)

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**All Secured Loans (Autos, Boats, Motorcycles, etc.)
Rates**

24 Mo	36 Mo	48 Mo	60 Mo	72 Mo	84 Mo
2.99	2.99	2.99	2.99	3.25	3.50
3.25	3.25	3.25	3.25	3.75	4.00
4.25	4.50	4.75	5.00	5.25	5.50
5.50	5.75	6.00	6.25	6.50	6.75
9.50	9.75	10.00	10.25	12.50	N/A
11.50	11.75	12.00	12.25	N/A	N/A

AGE OF VEHICLE

DISCOUNTS

- Checking account with CRCU ----- .25%
- Payroll deductions, automatic payments or direct deposit ----- .25%
- Automatic payment from checking at another Financial Institution
(not Cross Roads Credit Union) ----- .25%
- Financing less than 80% of the Black Book value or 80% of the
Sticker Price ----- .25%