

Cross Roads Credit Union Interest Rates

Reward Based Lending

09/03/2013

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%	2.99	2.99	2.99	3.25	3.50	3.75
680-729	A	9.25%	3.25	3.50	3.75	4.00	4.25	4.50
640-679	B	11.25%	4.25	4.50	4.75	5.00	5.25	5.50
600-639	C	13.25%	5.00	5.25	5.50	5.75	6.00	6.25
575-599	D	16.25%	9.00	9.25	9.50	9.75	12.00	N/A
550-574	E	16.25%	11.00	11.25	11.50	11.75	N/A	N/A

ADJUST THE ABOVE RATE FOR AGE OF VEHICLE

AGE OF COLLATERAL

1. Add 1% to above rates on model years 2012-2013
 2. Add 2% to above rates on model years 2009-2011
 3. Add 3% to above rates on models 5 years and older
 4. D and E paper 80% LTV cap.
 5. A and B paper rates only. No age of collateral.
- *2013 with 15,000 or less will be considered new.

GAP Coverage \$325.00 (1 Time Fee)

Extended Warranty (prices vary)

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%