



Effective Date 1/2/2020
Current 1/2/2020

CREDIT SCORE	GRADE	NEW*	USED AUTO	MAX LTV**	SIGNATURE***	ALL OTHER LOANS
730+ *	A+ PAPER	4.45%	4.70%	100% (U) - 105% (N)	9.45%	4.25%
680-729*	A PAPER	4.50%	4.75%	95%(U) - 105%(N)	10.50%	5.00%
660-679	B PAPER	6.00%	6.75%	90%(U) - 105%(N)	11.65%	6.00%
620 - 659	C PAPER	8.50%	8.75%	85%(U) - 95%(N)	15.50%	9.50%
590-619	D PAPER	13.75%	14.00%	80%(U) - 90%(N)	17.75%	15.00%
535-589	E PAPER	14.75%	15.00%	75%(U) - 85%(N)	18.00%	16.00%
500-534	E+ PAPER	17.50%	17.75%	65%(U) - 75%(N)	18.00%	17.50%

***MAX TERM 24 MONTHS

RATES ARE BASED UPON A 72 MONTH TERM; .50% WILL BE ADDED TO TERMS GREATER THAN 72 MONTHS

CD / Share Secured Loan - Rate is 5% or 3% over the current cd rate, whichever is greater.

Risk Based: The following disclosure applies to all Sub accounts except the Share Secured Loans.

The Annual Percentage Rate (APR) you receive will be within the range disclosed above and is based on your credit worthiness.

Late Charges: Late fee of \$25 is assessed after 10 days of delinquency

Collection Costs: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

Loan Application Fee- \$25

RATES AND TERMS ARE SUBJECT TO INDIVIDUAL CREDITWORTHINESS AND ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.