

EFFECTIVE: 02/11/2022

GEAUGA CREDIT UNION, INC.

LENDING RATE SHEET

No application Fee

No prepayment penalty

Rates subject to change

| TIER: | 720+<br>A | 650+<br>B | 600+<br>C | 560+<br>D | 559-<br>E |
|-------|-----------|-----------|-----------|-----------|-----------|
|-------|-----------|-----------|-----------|-----------|-----------|

**New Vehicles: LTV: 90% of Purchase plus GAP**

Years: 2023 & 2022

|                  |       |       |       |        |        |
|------------------|-------|-------|-------|--------|--------|
| Up to 60 Months: | 4.39% | 4.89% | 7.74% | 13.49% | 17.74% |
| UP to 78 Months: | 4.64% | 5.14% | 8.24% | 14.24% | 18.74% |

**Used Vehicles: LTV: 85% of Trade plus GAP**

2, 3, 4 Years Old (2021, 2020, 2019)

|                  |       |       |       |        |        |
|------------------|-------|-------|-------|--------|--------|
| Up to 60 Months: | 5.14% | 5.99% | 9.24% | 13.99% | 18.24% |
| Up to 72 Months: | 5.39% | 6.24% | 9.49% | 14.24% | 19.74% |

5, 6, & 7 Years Old (2018, 2017, 2016)

|                  |       |       |        |        |        |
|------------------|-------|-------|--------|--------|--------|
| Up to 48 Months: | 6.14% | 7.24% | 10.49% | 15.24% | 19.99% |
|------------------|-------|-------|--------|--------|--------|

8, 9 & 10 Years Old (2015, 2014, 2013)

|                  |       |       |        |        |        |
|------------------|-------|-------|--------|--------|--------|
| Up to 36 Months: | 7.49% | 9.34% | 12.49% | 17.24% | 22.24% |
|------------------|-------|-------|--------|--------|--------|

Over 10 years not available

**New Motorcycle (2023 & 2022)**

|                     |       |        |        |        |        |
|---------------------|-------|--------|--------|--------|--------|
| Up to 72 Months: ** | 9.74% | 10.74% | 14.74% | 19.24% | 23.49% |
| LTV: see A below    | 90%   | 85%    | 80%    | 80%    | 80%    |

**Used Motorcycle (2021-2013)**

|                     |        |        |        |        |        |
|---------------------|--------|--------|--------|--------|--------|
| Up to 60 Months: ** | 10.74% | 11.74% | 15.74% | 20.24% | 24.00% |
| LTV: see A below    | 90%    | 85%    | 80%    | 80%    | 80%    |

**Includes loans holding Off Road Bikes, ATV, Snowmobiles, PWC (not boats), golf carts as collateral**

**^Minimum Loan amount: \$2500 Minimum Monthly Loan payment: \$125**

**A: LTV: NADA Trade or Other Available Sources plus GAP if applicable**

**Equipment: Lawn, Skidsteers, Tractors & Attachments:**

**2019 & newer model years:**

|                  |       |       |       |        |        |
|------------------|-------|-------|-------|--------|--------|
| Up to 72 Months: | 6.00% | 7.00% | 8.25% | 12.00% | 16.25% |
| LTV: see A above | 95%   | 95%   | 90%   | 90%    | 90%    |

**2012 & newer model years:**

|                  |       |       |        |        |        |
|------------------|-------|-------|--------|--------|--------|
| Up to 60 Months: | 7.00% | 8.00% | 10.25% | 14.00% | 18.25% |
| LTV: see A above | 95%   | 95%   | 85%    | 85%    | 85%    |

**2006 & newer model years:**

|                  |       |       |        |        |        |
|------------------|-------|-------|--------|--------|--------|
| Up to 48 months: | 8.00% | 9.00% | 11.25% | 15.00% | 19.25% |
| LTV: see A above | 95%   | 95%   | 80%    | 80%    | 80%    |

**^Minimum Loan amount: \$2500 Minimum Monthly Loan payment: \$125**

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No prepayment penalty

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| TIER: | 720+ | 650+ | 600+ | 560+ | 559- |
|-------|------|------|------|------|------|
|       | A    | B    | C    | D    | E    |

**Trailers: Equipment, Stock & Enclosed (does not include recreational vehicles/campers)**

**2019 & newer model years:**

|                  |       |       |       |       |       |
|------------------|-------|-------|-------|-------|-------|
| Up to 72 Months: | 6.00% | 6.25% | 7.25% | 8.25% | 9.25% |
| LTV: see below A | 95%   | 95%   | 90%   | 85%   | 85%   |

**2012 & newer model years:**

|                  |       |       |       |       |       |
|------------------|-------|-------|-------|-------|-------|
| Up to 60 Months: | 6.50% | 6.75% | 7.75% | 8.75% | 9.75% |
| LTV: see below A | 95%   | 95%   | 85%   | 85%   | 85%   |

**2006 & newer model years:**

|                  |       |       |       |       |        |
|------------------|-------|-------|-------|-------|--------|
| Up to 48 months: | 7.25% | 7.50% | 8.50% | 9.50% | 10.50% |
| LTV: see below A | 95%   | 95%   | 80%   | 80%   | 80%    |

**^Minimum Loan amount: \$2500 Minimum Monthly Loan payment: \$125**

**A: LTV: NADA Trade or Other Available Sources & GAP if applicable**

**UNSECURED PERSONAL LOANS:**

**Signature Loans**

|        |                  |        |        |        |        |        |
|--------|------------------|--------|--------|--------|--------|--------|
| \$1500 | Up to 12 Months: | 8.75%  | 9.50%  | 11.75% | 14.25% | 17.25% |
|        | Up to 18 Months: | 9.25%  | 10.25% | 12.75% | 15.75% | 19.25% |
| \$2500 | Up to 18 Months: | 10.75% | 11.50% | 14.00% | 17.00% | 21.00% |
|        | Up to 24 Months: | 11.25% | 12.25% | 15.25% | 18.75% | 23.25% |
| \$3500 | Up to 24 Months: | 13.75% | 14.50% | 18.75% | 21.75% | 24.00% |
|        | Up to 36 Months: | 14.50% | 15.75% | 20.75% | 23.50% | 24.00% |

**Open End Line of Credit**

|              |        |        |       |        |        |
|--------------|--------|--------|-------|--------|--------|
| Up to \$5000 | 15.50% | N/A    | N/A   | N/A    | N/A    |
| Up to \$4500 | 15.00% | 16.25% | N/A   | N/A    | N/A    |
| Up to \$3500 | 14.50% | 15.75% | 20.75 | 23.50% | 24.00% |

**OTHER LOANS:**

**RECREATIONAL VEHICLES/CAMPERS/CONVERSION VANS:**

**New: 2023 & 2022 model years**

|                   |       |       |        |        |       |
|-------------------|-------|-------|--------|--------|-------|
| Up to 72 months:  | 7.65% | 8.75% | 12.00% | 16.75% | 21.5% |
| Up to 120 months: | 8.65% | 9.75% | 13.00% | 17.75% | 22.5% |

**Used: 2021 - 2013 model years**

|                  |        |        |        |        |        |
|------------------|--------|--------|--------|--------|--------|
| Up to 48 months: | 9.15%  | 11.00% | 14.00% | 18.75% | 23.75% |
| Up to 72 months: | 10.15% | 12.00% | 15.00% | 19.75% | 24.00% |

**LTV: New 90% of purchase price plus GAP if applicable**

**LTV: Used 85% of NADA trade plus GAP if applicable**

**^ Minimum Loan amount: \$2500 Minimum Monthly Loan Payment: \$125**

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|-------|-----------|-----------|-----------|-----------|-----------|
|-------|-----------|-----------|-----------|-----------|-----------|

**BOATS:**

New: 2023 & 2022 model years

|                  |       |        |        |        |       |
|------------------|-------|--------|--------|--------|-------|
| Up to 48 months: | 8.65% | 9.75%  | 13.00% | 17.75% | 22.5% |
| Up to 72 months: | 9.65% | 10.75% | 14.00% | 18.75% | 23.5% |

Used: 2021- 2013 model years

|                  |        |        |        |        |        |
|------------------|--------|--------|--------|--------|--------|
| Up to 48 months: | 10.15% | 12.00% | 15.00% | 19.75% | 24.00% |
| Up to 60 months: | 11.15% | 13.00% | 16.00% | 20.75% | 24.00% |

**LTV:** New 90% of purchase plus GAP if applicable

**LTV:** Used 85% of NADA Trade plus GAP if applicable

^Minimum Loan amount: \$2500    Minimum Monthly Loan Payment: \$125

**OTHER LOANS: Not Tiered Priced:**

**Horse & Buggy:**    Up to \$7000    Up to 48 months    9.00%

***Vacant Land Loan: Subject to change monthly with "Prime Rate"***

1. Fixed rate –7.25% floor and an 18% cap. Fixed rate loans will be callable in 5 years.
2. Fixed rate – 8.25% floor and an 18% cap. Fixed rate loans will be callable in 10 years.

The LTV will be 80% of appraisal or selling price whichever is less, however, if land is purchased at auction will loan at 80% of auction price and no appraisal necessary.

Credit Union will pay for appraisal all other costs borrower pays.

**Mortgages: Subject to change monthly with Prime Rate exceptions to be made by board**

Fixed rate – 6% floor and an 18% cap. Will be callable in 5 years  
Fixed rate – 7% floor and an 18% cap. Will be callable in 10 years.

**Visa:**

Up to \$5500:    Platinum: 7.75% A and B credit (FICO Score 650+)  
Up to \$3500:    Classic: 11.9% all other FICO Scores & Share Secured VISA  
Gov't Body Cards: 0%

\*Higher limits may be approved by Board of Directors or Executive Committee. Member will need to complete VISA application and provide a letter explaining the need for the increased limit. The application and letter will be presented to the Board or Executive Committee for approval.

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**OTHER LOANS: Not Tiered Priced:**

**Home Equity Line of Credit:**

Fees: There will be no closing costs, appraisal fees or annual account maintenance fees.

Interest Rate: The interest rate will be based on Wall Street Prime . The rate will be 50 basis points (1/2%) below Wall Street Prime and only change two times a year, May 1<sup>st</sup> and November 1<sup>st</sup>, with a floor of 3% and a ceiling of 18%.

Advances: A check book will be issued if requested for the member to do advances. Advances will be unlimited as long as the line of credit allows the advance.

The advance period will be 5 years with a subsequent 5 years available if requested, as long as debt to income is still within Geauga Credit Union's parameters. After the 2<sup>nd</sup> advance period the loan will need to be underwritten again at the terms that are being offered at that time.

**Share Secured Loans:**

The monies in the member's Share Account secure 100% of the loan. This amount will not be available to the member. This "hold" will decrease as the outstanding loan balance declines.

Two options are available:

- Up to 5 years: 2.25% over current share dividend rate
- Up to 8 years: 2.50% over current share dividend rate

Share Certificate Loans, with the exception of those already approved, will not be available. If a member wishes to have a Share Secured Loan and the monies are tied in a Certificate, the Certificate may be "broken" and the early withdrawal penalty will be waived. The monies required to secure the loan will be transferred to Shares. Any excess funds may go to a new Certificate if the minimum deposit is met.