EFFECTIVE: 8-8-2025

GEAUGA CREDIT UNION, INC.

LENDING RATE SHEET

No application Fee		No prepayment penalty			Rates subject to change		
TIER:	720+ A	650+ B	600+ C	560+ D	559- <u>E</u>		
Vehicles: LTV: 100% of Purcha	ase and Gap on	credit scores o	of 600+: 95%	of Purchase p	lus GAP on 599 a	nd lower	
Years: 2025, 2024, 2023, 2022							
Up to 60 Months:	5.39%	5.89%	9.24%	15.99%	20.24%		
UP to 78 Months:	5.64%	6.14%	9.74%	16.74%	21.24%		
UP to 84 Months:	6.64%	7.14%	10.74%	17.74%	22.24%		
Vehicles: LTV: 100% of Purcha 4,5,6 Years Old (2021, 2020,2019)	se and Gap on	credit scores o	of 600+: 95%	of Purchase p	lus GAP on 599 a	nd lower	
Up to 60 Months:	6.14%	6.99%	10.74%	16.49%	20.74%		
Up to 72 Months:	6.39%	724%	10.99%	16.74%	22.24%		
7,8,9,10 Years Old (2018, 2017, 20	16. 2015)						
Up to 48 Months:	7.14%	8.24%	11.99%	17.74%	22.49%		
Over 10 years not available							
New Motorcycle (2024 & 2023)	•						
Up to 72 Months: **	12.24%	13.24%	17.24%	21.74%	24.00%		
LTV: see A below	90%	85%	80%	80%	80%		
Used Motorcycle (2022-2014)							
Up to 60 Months: **	13.24%	14.24%	18.24%	22.74%	24.00%		
LTV: see A below	90%	85%	80%	80%	80%		

<u>Includes loans holding Off Road Bikes, ATV, Snowmobiles, PWC (not boats), golf carts as collateral</u>

^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:
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2021 & newer model y	ears:				
Up to 72 Months:	9.5%	10.5%	11.75%	15.25%	19.75%
LTV: see A above	95%	95%	90%	90%	90%
2014 & newer model y	ears:				
Up to 60 Months:	10.5%	11.5%	13.75%	17.75%	21.75%
LTV: see A above	95%	95%	85%	85%	85%
2008 & newer model y	ears:				
Up to 48 months:	11.5%	12.5%	14.75%	18.5%	22.75%
LTV: see A above	95%	95%	80%	80%	80%

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

	TIER:	720+ A	650+ B	600+ C	560+ D	559- E			
Trailers: Equipment, Stock & Enclosed (does not include recreational vehicles/campers)									
	2021 & newer model years	!							
	Up to 72 Months:	9.5%	9.75%	10.75%	11.75%	12.75%			
	LTV: see below A	95%	95%	90%	85%	85%			
	2014 & newer model years								
	Up to 60 Months:	10%	10.25%	11.25%	12.25%	13.25%			
	LTV: see below A	95%	95%	85%	85%	85%			
	2008 & newer model years	::							
	Up to 48 months:	10.75%	11.0%	12%	13.0%	14.0%			
	LTV: see below A	95%	95%	80%	80%	80%			
^Minin	num Loan amount: \$2500 Mir	nimum Monthl	ly Loan payment	: \$12 <u>5</u>					
A: LTV	: NADA Trade or Other Availal	ble Sources &	GAP if applicable	<u>e</u>					
UNSE	CURED PERSONAL LOANS	5:							
Signa	ture Loans								
\$1500	Up to 12 Months:	10.25%	11.00%	13.00%	15.75%	18.75%			
	Up to 18 Months:	10.75%	11.75%	14.25%	17.25%	20.75%			
\$2500	Up to 18 Months:	12.25%	13.00%	15.50%	18.50%	22.50%			
	Up to 24 Months:	12.25%	13.25%	16.25%	19.75%	24.00%			
¢2E00	Up to 24 Months:	15.25%	16.00%	20.25%	23.25%	24.00%			
\$3500	Up to 36 Months:	16.00%	17.25%	22.25%	23.75%	24.00%			
	op to 30 Months.	10.00 70	17.2370	22.2370	23.7370	24.00%			
Open	End Line of Credit								
	Up to \$5000	17.00%	N/A	N/A	N/A	N/A			
	Up to \$4500	16.5%	17.75%	N/A	N/A	N/A			
	Up to \$3500	16.00%	17.25%	22.25%	23.75%	24.00%			
OTHE	R LOANS:								
	EATIONAL VEHICLES/CAMPI	ERS/CONVER	RSION VANS:						
inew: 2	2024 & 2023 model years	10 150/	11 250/	1/L EOO/	10 250/	24 000/			
	Up to 72 months:	10.15%	11.25% 12.25%	14.50%	19.25%	24.00%			
Headi	Up to 120 months: 2022 - 2014 model years	11.15%	12.25%	15.50%	20.25%	24.00%			
<u>oseu:</u>	•	11 650/	12 EN0/	16.50%	21 2E0/	24 000/			
	Up to 48 months:	11.65% 12.65%	13.50% 14.50%	16.50% 17.50%	21.25% 22.25%	24.00% 24.00%			
	Up to 72 months:	12.05%	14.30%	17.50%	۷۷.۷۵%	24.00%			
I TV·	New 90% of purchase price	nlue GAD if a	nnlicable						
	Used 85% of NADA trade plu								
LIV:	USEU 0570 OF NADA Trade PIL	us GAP II app	licable						

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

EFFECTIVE: 8-8-2025

GEAUGA CREDIT UNION, INC.

LENDING RATE SHEET

No application Fee	ľ	No prepayment p	enalty	Rates subject to change		
TIER:	720+ A	650+ B	600+ C	560+ D	559- <u>E</u>	
BOATS: New: 2024 & 2023 model years Up to 48 months: Up to 72 months: Used: 2022- 2014 model years Up to 48 months: Up to 60 months:	11.15% 12.15% 12.75% 13.75%	12.25% 13.25% 14.50% 15.50%	15.50% 16.50% 17.50% 18.50%	20.25% 21.25% 22.25% 23.25%	24.00% 24.00% 24.00% 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 11.00%

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

- 1. Fixed rate -7.0% floor and an 18% cap. Fixed rate loans will be callable in 5 years.
- 2. Fixed rate 8.0% 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 – 6.45% floor and an 18% cap. Will be callable in 5 years for credit scores 700 and above

Fixed rate - 6.95% floor and an 18% cap. Will be callable in 5 years for scores 699 and lower

Fixed rate – 6.95% floor and an 18% cap. Will be callable in 10 years for credit scores 700 and above

Fixed rate - 7.45% floor and an 18% cap. Will be callable in 10 years for credit scores 699 and lower

Visa: Effective March 9, 2024

Up to \$5500: Platinum: 9.00% A and B credit (FICO Score 650+)

Up to \$3500: Classic: 15.00% 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.

EFFECTIVE 8-8-2025

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^{st} and November 1^{st} , 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 2nd 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.