

CARWAY TELCO FCU TIERED LOAN RATES UPDATE D 022223

| * New Auto & Motorcycles > \$25K >\$30K | | | | | | Signature Loans | | | | |
|--|---------------|---------------|---------------|---------------|---------------|--|----------------------|---------------------------|---------------|---------------|
| Credit Score | 36 mos | 48 mos | 60 mos | 72mos | 84 mos | Limit up to Credit Score | 24 mos | 36mos | 48 mos | 60 mos |
| 750-850 | 3.75% | 4.00% | 4.25% | 4.75% | 5.50% | \$7,500 750-850 | 7.49% | 7.99% | 8.99% | 9.99% |
| 700-749 | 3.75% | 4.00% | 4.25% | 4.75% | 5.50% | \$7,500 700-749 | 9.24 | 8.74% | 9.74% | 10.74% |
| 640-699 | 6.24% | 6.74% | 7.24% | 7.74% | 8.49% | \$7,500 640-699 | 9.49% | 12.49% | 13.99% | 14.99% |
| 590-639 | 7.74% | 8.49% | 9.24% | 9.99% | N/A | \$5,000 590-639 | 12.74% | 13.99% | 15.49% | 16.49% |
| <589 | 9.24% | 9.99% | 10.74% | N/A | N/A | \$3,000 <589 | 14.49% | 15.49% | 15.75% | 16.75% |
| 100% of MSRP - to \$50K | | | | | | Refinancing restricted to every 90 days | | | | |
| * Used Autos & Motorcycles | | | | | | Vacation/Holiday Loans | | | | |
| Credit Score | 36 mos | 48 mos | 60mos | 66mos | 72mos | All scores Limit | \$1500 total | 12.50% 18 mos | | |
| 750-850 | 4.75% | 5.00% | 5.25% | 5.50% | 5.75% | | | | | |
| 700-749 | 4.75% | 5.00% | 5.25% | 5.50% | 5.75% | | | | | |
| 640-699 | 6.49% | 6.99% | 7.49% | 7.99% | 8.74% | | Special Loans | | | |
| 590-639 | 7.99% | 8.99% | 9.49% | 10.24% | 10.99% | All Scores Limit | \$20,000.00 | 15.50% to 72 mos | | |
| <589 | 8.99% | 9.74% | 10.49% | 11.24% | | | | | | |
| 100% of NADA Retail | | | | | | Share Secured Loans | | | | |
| | | | | | | All Scores | 4.50% | | | |
| New Boats, Campers & Farm Equipment | | | | | | | | | | |
| Credit Score | 36 mos | 48 mos | 60 mos | 72 mos | 84 mos | 120 mos | 180 mos | | | |
| 750-850 | 6.49% | 6.74% | 7.24% | 7.74% | 8.24% | 8.74% | 9.24% | | | |
| 700-749 | 6.99% | 7.24% | 7.74% | 6.74% | 7.24% | 7.74% | NA | | | |
| 640-699 | 6.24% | 6.74% | 7.24% | 7.74% | N/A | NA | | | | |
| 590-639 | 9.49% | 10.24% | 11.24% | NA | N/A | | | | | |
| <589 | 9.00% | 10.00% | N/A | N/A | N/A | | | | | |
| Used Boats, Campers & Farm Equipment | | | | | | Stock Secured Loans | | | | |
| Credit Score | 36 mos | 48 mos | 60 mos | 72 mos | 84 mos | All Scores | Limit | 80% of Stock Value | 8.50% | |
| 750-850 | 6.99% | 7.49% | 7.99% | 8.49% | 9.24% | | | | | |
| 700-749 | 7.49% | 7.99% | 8.49% | 9.24% | 9.74% | Shares | | 0.50% | | |
| 640-699 | 8.49% | 9.24% | 10.24% | 10.99% | 11.74% | | | | | |
| 590-639 | 9.24% | 9.99% | 10.74% | NA | N/A | One Year CD | | 4.00% | | |
| <589 | 10.99% | 11.99% | NA | N/A | N/A | | | | | |