

RIVER VALLEY CREDIT UNIONS CONSUMER LOAN RATES

RANGE	GRADE OF PAPER	RATES					
		New Auto & New Motorcycle Loans (new is defined as current year, prior year leftovers & program cars as long as new car warranty is applicable)					
		24 Mo	36 Mo	48 Mo	60 Mo	72 Mo	84 mos
						\$20K min.	\$25K min.
730+	Platinum	3.49%	3.89%	4.19%	4.49%	4.99%	6.24%
680 - 729	A	3.99%	4.39%	4.69%	4.99%	5.49%	6.74%
640 - 679	B	4.49%	4.89%	5.19%	5.49%	5.99%	--
600 - 639	C	8.49%	8.79%	8.99%	9.29%	--	--
550 - 599	D	13.29%	13.99%	*	--	--	--
549 or less	E	15.45%	15.95%	*	--	--	--

RANGE	GRADE OF PAPER	RATES					
		Used Auto & Used Motorcycle Loans (Used vehicles defined as 6 years old or newer)					
		24 Mo	36 Mo	48 Mo	60 Mo	72 Mo	84 mos
						\$20K min.	\$25K min.
730+	Platinum	3.99%	4.39%	4.69%	4.99%	5.49%	--
680 - 729	A	4.49%	4.89%	5.19%	5.49%	5.99%	--
640 - 679	B	4.99%	5.39%	5.69%	5.99%	6.49%	--
600 - 639	C	8.99%	9.29%	9.49%	9.79%	--	--
550 - 599	D	13.79%	14.49%	*	--	--	--
549 or less	E	15.95%	16.45%	*	--	--	--

RANGE	GRADE OF PAPER	RATES					
		New Boats, Recreational, etc. Loans (new is defined as current year or prior year leftovers)					
		24 Mo	36 Mo	48 Mo	60 Mo	72 Mo	84 Mo
						\$20K min.	\$25K min.
730+	Platinum	4.24%	4.69%	4.99%	5.29%	5.79%	7.04%
680 - 729	A	4.74%	5.14%	5.44%	5.74%	6.24%	7.49%
640 - 679	B	5.24%	5.64%	5.94%	6.24%	6.74%	--
600 - 639	C	9.24%	9.54%	9.74%	10.04%	--	--
550 - 599	D	13.95%	14.65%	*	--	--	--
549 or less	E	15.95%	16.65%	*	--	--	--

RANGE	GRADE OF PAPER	RATES					
		Used Boats, Recreational, etc. Loans (Used is defined as 6 years old or newer)					
		24 Mo	36 Mo	48 Mo	60 Mo	72 Mo	84 Mo
						\$20K min.	\$25K min.
730+	Platinum	4.74%	5.14%	5.44%	5.74%	6.14%	--
680 - 729	A	5.24%	5.64%	5.94%	6.24%	6.64%	--
640 - 679	B	5.74%	6.14%	6.44%	6.74%	7.14%	--
600 - 639	C	9.74%	10.04%	10.24%	10.54%	--	--
550 - 599	D	14.29%	14.99%	*	--	--	--
549 or less	E	16.45%	16.95%	*	--	--	--

RANGE	GRADE OF PAPER	RATES					
		Collateralized Loans (not for purchases) Purpose not categorized elsewhere- 6 year old coll. Or newer					
		24 Mo	36 Mo	48 Mo	60 Mo	72 Mo	
						\$20K min.	
730+	Platinum	5.25%	5.45%	5.75%	6.05%	6.30%	
680 - 729	A	5.75%	5.95%	6.25%	6.50%	6.75%	
640 - 679	B	6.25%	6.45%	6.75%	7.00%	8.25%	
600 - 639	C	10.25%	10.55%	10.75%	11.05%	--	
550 - 599	D	14.50%	15.25%	*	--	--	
549 or less	E	16.60%	17.25%	*	--	--	

RANGE	GRADE OF PAPER	RATES Secured 7 Years & Older
730+	Platinum	8.99%
680 - 729	A	9.99%
640 - 679	B	10.99%
600 - 639	C	11.99%
550 - 599	D	16.49%
549 or less	E	17.99%

OVERDRAFT PROTECTION LINE OF CREDIT		
RANGE	GRADE	RATE
730+	Platinum	11.99%
680-729	A	12.99%
640-679	B	13.99%
600-639	C	14.99%
550-599	D	17.99%
549 or less	E	17.99%

RANGE	GRADE OF PAPER	RATES Unsecured Loans
730+	Platinum	9.99%
680 - 729	A	10.99%
640 - 679	B	11.99%
600 - 639	C	12.99%
550 - 599	D	16.49%
549 or less	E	17.99%

VISA PLATINUM CREDIT CARD		
RANGE	GRADE OF PAPER	RATES
730+	Platinum	9.99%
680-729	A	9.99%
640-679	B	10.99%
600-639	C	11.99%
550-599	D	n/a
549 or less	E	n/a
SHARE SECURED VISA CARD		6.99%

ENERGY LOANS (Fuel Loans -10 month maximum term) Pellet Stoves, Solar Systems, etc.. are based on regular underwriting terms		
RANGE	GRADE OF PAPER	RATES
730+	Platinum	7.99%
680 - 729	A	8.99%
640 - 679	B	9.99%
600 - 639	C	10.99%
550 - 599	D	14.99%
549 or less	E	15.99%

CERTIFICATE SECURED LOANS
3.5% Plus dividend rate for 6 to 36 months
(Note: The Certificates maturity dates must match or exceed loan payoff date) !!! IRA CERTS can not be used for security!!! (RATE DISCOUNTS DO NOT APPLY)

SHARE SECURED LOANS
3.5% Plus dividend rate for 36 months
4% Plus dividend rate for 48 months
4.5% Plus dividend rate for 60 months
(RATE DISCOUNTS DO NOT APPLY)

Note:

~ * D&E paper add 1% to 36 month rate per manager approval for 48 month rate loans

Discounts: (Maximum of 1.00% off regular rates w/ available discounts)

~ Option #1: (1% Discount) Primary Checking Account with a Debit Card and Direct Deposit (with payment made via Direct Deposit) or Auto Transfer Payment

~ Option #2: (.50% Discount) Payment made via Direct Deposit

~ Option #3: (.25% Discount) Payment made via Auto Transfer

NOTICE: The aggregate total off ALL unsecured loans AND/OR lines of credit with RVCU cannot exceed \$10,000.00