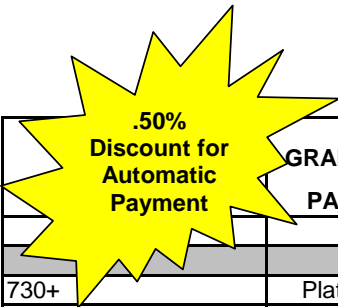


# RIVER VALLEY CREDIT UNIONS CONSUMER LOAN RATES

As of April 2, 2018



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	66 Mo	72 Mo	78 Mo	84 mo	
						\$20K min.	\$25K min.	\$25K min.	
730+	Platinum	2.49%	2.74%	3.04%	3.49%	3.75%	3.99%	4.75%	5.25%
680 - 729	A	2.99%	3.24%	3.54%	3.99%	4.25%	4.49%	5.25%	5.75%
640 - 679	B	3.49%	3.74%	4.04%	4.49%	4.75%	4.99%	5.75%	--
600 - 639	C	7.49%	7.64%	7.84%	8.29%	--	--	--	--
550 - 599	D	12.54%	13.09%	*	--	--	--	--	--
549 or less	E	14.70%	15.05%	*	--	--	--	--	--

RANGE	GRADE OF PAPER	RATES							
		Used Auto & Used Motorcycle Loans							
		(Used vehicles defined as 12 years old or newer)							
		24 Mo	36 Mo	48 Mo	60 Mo	66 Mo	72 Mo	78 Mo	N/A
							\$20K min.	\$25K min.	--
730+	Platinum	2.99%	3.24%	3.54%	3.99%	4.25%	4.49%	5.25%	--
680 - 729	A	3.49%	3.74%	4.04%	4.49%	4.75%	4.99%	5.75%	--
640 - 679	B	3.99%	4.24%	4.54%	4.99%	5.25%	5.49%	6.25%	--
600 - 639	C	7.99%	8.14%	8.35%	8.79%	--	--	--	--
550 - 599	D	13.04%	13.59%	*	--	--	--	--	--
549 or less	E	15.20%	15.50%	*	--	--	--	--	--

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	66 Mo	72 Mo	78 Mo	84 Mo
							\$20K min.	\$25K min.	\$25K min.
730+	Platinum	2.99%	3.44%	3.74%	4.04%	4.30%	4.54%	5.30%	5.79%
680 - 729	A	3.49%	3.89%	4.19%	4.49%	4.75%	4.99%	5.75%	6.24%
640 - 679	B	3.99%	4.39%	4.69%	4.99%	5.25%	5.49%	--	--
600 - 639	C	7.99%	8.29%	8.49%	8.79%	--	--	--	--
550 - 599	D	12.95%	13.65%	*	--	--	--	--	--
549 or less	E	14.95%	15.65%	*	--	--	--	--	--

RANGE	GRADE OF PAPER	RATES							
		Used Boats, Recreational, etc. Loans							
		(Used is defined as 12 years old or newer)							
		24 Mo	36 Mo	48 Mo	60 Mo	66 Mo	72 Mo	78 Mo	84 Mo
							\$20K min.	\$25K min.	\$25K min.
730+	Platinum	3.49%	3.89%	4.19%	4.49%	4.75%	4.99%	5.75%	6.24%
680 - 729	A	3.99%	4.39%	4.69%	4.99%	5.25%	5.49%	6.25%	6.74%
640 - 679	B	4.49%	4.89%	5.19%	5.49%	5.75%	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							
		Collateralized Loans (not for purchases)							
		Purpose not categorized elsewhere- 12 year old coll. Or newer							
		24 Mo	36 Mo	48 Mo	60 Mo	66 Mos	72 Mo	N/A	N/A
							\$20K min.	--	--
730+	Platinum	4.50%	4.70%	5.00%	5.30%	5.55%	5.70%	--	--
680 - 729	A	5.00%	5.20%	5.50%	5.75%	6.00%	6.15%	--	--
640 - 679	B	5.50%	5.70%	6.00%	6.25%	6.50%	6.65%	--	--
600 - 639	C	9.50%	9.80%	10.00%	10.30%	--	--	--	--
550 - 599	D	14.00%	14.75%	*	--	--	--	--	--
549 or less	E	16.10%	16.75%	*	--	--	--	--	--

RANGE	GRADE OF PAPER	RATES Secured 13 Years & Older
730+	Platinum	7.24%
680 - 729	A	8.24%
640 - 679	B	9.24%
600 - 639	C	10.74%
550 - 599	D	15.74%
549 or less	E	17.24%

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
<b>SHARE SECURED VISA CARD</b>		6.99%

ENERGY LOANS		
(Fuel Loans -10 month maximum term) Pellet Stoves, Solar/Heating Systems,etc.. are based on regular underwriting terms		
RANGE	GRADE OF PAPER	RATES
730+	Platinum	5.99%
680 - 729	A	6.99%
640 - 679	B	7.99%
600 - 639	C	9.99%
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!!! <b>(RATE DISCOUNT DOES NOT APPLY)</b>

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
<b>(RATE DISCOUNT DOES NOT APPLY)</b>



**Note:**

- ~ Shaded cells are unavailable terms and would need exception approval documented in loan file
- ~ Business Purpose Loans will receive a 1% increase per applicable rate
- ~ Automatic Payment can be either Payroll Deduction or an Automatic Transfer

**NOTICE: The aggregate total off ALL unsecured loans AND/OR lines of credit with RVCU cannot exceed \$15,000.00**