



Risk Based Lending Auto Loan Rates

SIUE CU New/Used Auto rates

1-Jan-23

| Input Cells | | Score Determination *No score is placed in the C Tier | | | | | |
|--|----------|---|--------------|--------------|--------------|--------------|-----------|
| | | Equifax Beacon Score | | | | | |
| Year | Term | 720+ A+ | 719-680 A | 679-640 B | 639-610 C | 609-580 D | <579 E |
| 2017-2023 New & Used Vehicles | 0 - 66 | 4.25 | 5.25 | 6.50 | 8.75 | 15.09 | 16.09 |
| | 67 - 78* | 4.99 | 5.99 | 7.24 | 9.59 | 15.79 | 16.79 |
| | 79 - 84* | 6.50 | 7.25 | 8.10 | 11.05 | 16.99 | 17.49 |
| 2011 - 2016 Used Vehicles | 0 - 66 | 5.25 | 6.05 | 7.24 | 10.75 | 16.14 | 16.89 |
| | 67 - 78* | 6.25 | 6.75 | 8.05 | 11.75 | 16.39 | 17.24 |
| 2010 & older Used Vehicles | 0 - 63 | 6.99 | 7.49 | 9.75 | 11.75 | 16.89 | 17.39 |

* 67 - 78 Months Available If Loan > \$15K. *79 - 84 Months Available If Loan > \$25K.

1. If debt/income ratio is greater than 50% and a loan is approved, add .25% to above rates
 2. If Loan-to-Value exceeds 115% add .25% to above rates
 3. If Mileage is greater than 120,000 miles, rate will increase by 1%
 4. Mileage in excess of 150,000 based on lender approval
 5. Will not finance vehicles being used for taxi/ride share services (includes but not limited to Uber, Lyft, Instacart, etc) or straw purchases
 6. SIUE CU will not accept contract on manufacturer/lemon law vehicles, salvage, rebuilt or reconditioned titles
 7. The above tiers are based on Equifax Beacon Scores
- Maximum Advance: New vehicles based on MSRP and used vehicles based on Black Book Retail up to a maximum of 125% of value (including all taxes, title, license, warranty and GAP Insurance). GAP insurance is recommended on loans over 100% LTV.
9. Rates are determined using Equifax Beacon Scores and are not negotiable.
 10. Current check stubs with year to date income or IRS Tax documents are required for Proof of Income
 11. Rate discounts are eligible on in-house loans only. **No discount below 4.25%**

OTHER SECURED LOANS

| 740+ A+ | 700-739 A | 660-699 B | 620-659 C | 580-619 D | <579 E |
|------------|--------------|--------------|--------------|--------------|-----------|
| 9.00 | 9.25 | 10.50 | 12.25 | 17.25 | 17.75 |