

Cross Roads Credit Union Interest Rates

Reward Based Lending

01/20/2010

Range	Grade Of Paper	All Unsecured Loans Rates	All Secured Loans (Autos, Boats, Motorcycles, etc.) Rates					
			24 Mo	36 Mo	48 Mo	60 Mo	72 Mo	84 Mo
730+	Platinum	8.25%	4.50	4.75	5.00	5.25	5.50	5.75
680-729	A	10.25%	4.75	5.00	5.25	5.50	5.75	6.00
640-679	B	11.25%	5.75	6.00	6.25	6.50	6.75	7.00
600-639	C	13.25%	6.50	6.75	7.00	7.25	7.50	7.75
550-599	D	16.25%	8.50	8.75	9.00	9.25	11.50	N/A
549 or less	E	16.25%	10.50	10.75	11.00	11.25	N/A	N/A

ADJUST THE ABOVE RATE FOR BOTH LOAN TO VALUE AND VEHICLE AGE

LOAN TO VALUE

94-104% LTV

105-110%

111-115% LTV

Base Rate

plus .50%

plus 1.00%

AGE OF COLLATERAL

1. Add 1% to above rates on model years 2008-2009*
2. Add 2% to above rates on model years 2006-2007
3. Add 3% to above rates on models 7 years and older
4. D and E paper 95% LTV cap

*2009 with 15,000 or less will be considered new