

TIERS	FICO RANGE	54 MONTHS	66 MONTHS	75 MONTHS	84 MONTHS	LTV*	DEALER'S FLAT RATE
1	730+	4.74%	5.24%	5.74%	5.99%	120%+	1.00%
2	700-729	5.24%	5.99%	6.49%	6.74%	115%+	1.00%
3	675-699	5.74%	6.49%	6.99%	7.24%	110%+	2.00%
4	650-674	6.74%	7.49%	7.99%	8.24%	110%+	2.00%
5	625-649	8.74%	8.99%	9.49%	9.74%	105%+	2.00%
6	600-624	9.24%	9.49%	9.99%		105%+	2.00%
7	575-599	11.49%	12.24%	13.24%		100%+	0.00%

Used Auto Loan Rates: vehicles 10+ years old or 100,000 miles or more, add 1% to the stated rate.

Dealer must collect \$10 from borrower to cover the SCCCU membership fee and minimum share deposit or it will be deducted from flat fee. Contact SCCCU for approval of .25% rate discount with automatic payment. *LTV = Loan-to-Value. Up to 120% financing of Manufacturer's Suggested Retail Price (MSRP), or Retail Kelly Blue Book (RKBB), including applicable sales taxes. +Plus warranty, and GAP insurance. First-time buyer or no auto loan, add 1% to the stated rate.