

Peoples Federal Credit Union
IN HOUSE AUTO LOANS
ELEANOR * NITRO * POINT PLEASANT

LOAN TYPE	MAXIMUM TERM (MONTHS)	TIER A+ CREDIT SCORE 730 OR HIGHER	TIER A CREDIT SCORE 700 TO 729	TIER B CREDIT SCORE 670 TO 699	TIER C CREDIT SCORE 640 TO 669	TIER D CREDIT SCORE 620 TO 639
		TIER'S: A+; A; B LTV 110% MSRP / NADA RETAIL ADD 0.50% LTV 115% MSRP / NADA RETAIL ADD 1.00% LTV 120% MSRP / NADA RETAIL ADD 1.50%			90% MSRP / NADA PLUS TTL	80% MSRP / NADA TTL & BACKEND PD BY MEMBER
		PROOF OF INCOME				
		% APR	% APR	% APR	% APR	% APR
NEW*	48	4.00	4.25	5.25	8.25	10.50
	60	4.25	4.50	5.50	8.50	11.00
	66	4.50	4.75	5.75	8.75	11.50
	72	5.00	5.25	6.00	N/A	N/A
	84	5.50	6.00	6.50	N/A	N/A
* 2010 WITH LESS THAN 12,000 MILES						
USED	24	2.95	3.45	3.95	6.95	8.95
2004	36	2.95	3.45	3.95	7.45	9.95
TO	48	3.45	3.95	4.45	7.95	11.95
	60	3.70	4.45	4.95	8.45	12.95
2010	66	3.95	4.95	5.45	N/A	N/A
USED	24	3.45	3.95	4.95	7.95	9.95
2000	36	4.45	4.95	5.95	8.95	11.95
TO	48	4.95	5.95	6.45	9.95	N/A
2003						

VSI: \$70.00

PFCU WILL FINANCE ONLY PFCU GAP INSURANCE; COST: \$210.00 - UPCHARGE MAXIMUM \$550.00

\$2,500.00 MAXIMUM LIMIT ON WARRANTIES WITH APPROVAL

15 % OF SALE FOR B / E PRODUCTS (CL;CD;GAP;INS)

DEALER RECEIVES 2% OF AMOUNT FINANCED - MINIMUM LOAN AMOUNT \$5,000.00

DOCUMENTATION OF FULL COVERAGE INSURANCE REQUIRED; \$1,000.00 DEDUCTABLE OR LESS

COPY OF DRIVER LICENSE FOR ALL APPLICANTS

USED RATES FOR A LIMITED TIME OFFER

CASE TO CASE BASIS:

1999 AND OLDER VEHICLES

VEHICLES IN EXCESS OF 100,000 MILES - 60% NADA & 36 MONTH MAXIMUM FINANCING