

SRP Federal Credit Union Internal Rates

4/01/2025

Internal reference only. NOT to be distributed.

AUTOS

New Auto Loan Rates 2023 or Newer

Term	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
	Max LTV	125%	120%	115%	110%	105%	100%
Up to 36 Months		4.99%	5.19%	5.99%	8.54%	10.04%	11.04%
37 - 48 Months		4.99%	5.19%	6.19%	9.54%	11.04%	12.04%
49 - 60 Months	Min \$10,000	4.99%	5.19%	7.04%	9.89%	12.29%	13.29%
61 - 72 Months	Min \$15,000	5.49%	5.69%	7.64%	10.79%	13.29%	14.29%
73 - 84 Months	Min \$25,000	6.99%	7.19%	8.59%	11.09%		
48k+ miles see Used Auto Rates Tier 1 *							

Used Auto Rates Tier 1

Model years 2019 - 2022 Years

Term	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
	Max LTV	125%	120%	115%	110%	105%	100%
Up to 36 Months		5.54%	5.74%	6.14%	9.24%	11.74%	13.24%
37 - 48 Months		5.54%	5.74%	6.34%	10.24%	12.74%	14.24%
49 - 60 Months	Min \$10,000	5.54%	5.74%	7.34%	11.49%	14.99%	16.99%
61 - 72 Months	Min \$15,000	6.49%	6.74%	8.54%	12.69%	16.99%	17.99%
73 - 84 Months	Min \$25,000	7.44%	7.64%	8.79%	15.49%		
100 - 135k miles	ADD	0.50%	0.50%	1.00%	1.00%	1.00%	1.00%
	Max Term *	72 mos	60 mos	60 mos	60 mos	48 mos	48 mos
135k+ miles	ADD	1.00%	1.00%	2.00%	2.00%	2.00%	2.00%
	Max Term *	60 mos	48 mos	48 mos	36 mos	36 mos	36 mos
*Max Rate is 18%							

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Used Auto Rates Tier 2

*Model years 2012 - 2018 regardless of mileage

*Models older than 2012 with less than 100,000 miles

*Physical Inspections Required by SRP

Term	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
	Max LTV	115%	110%	110%	105%	100%	100%
Up to 36 Months		6.54%	6.84%	8.74%	10.74%	13.74%	16.49%
37 - 48 Months		7.44%	7.94%	9.74%	11.74%	14.74%	17.49%
49 - 60 Months	Min \$10,000	8.99%	9.99%	11.99%	13.99%	15.99%	17.99%
Models older than 2012 (non-collectors) with 100,000 miles or more will be priced as personal loan							

Collector's Classic Cars

*Collector's Models 25 years or older

*Physical Inspections by SRP or Appraisal Required

Term	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
	Max LTV	100%	100%	100%	95%	85%	75%
Up to 36 Months		6.84%	8.04%	10.04%	12.04%		
37 - 48 Months		7.84%	9.04%	11.04%	13.04%		
49 - 60 Months		9.34%	10.29%	12.29%	14.29%		

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MOTORCYCLES/OFF ROAD VEHICLES

New Motorcycles, Golf Carts, ATVs, Etc.

2024 or Newer*

*No Cash-Out with the exception of Motorcycles

Term	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
	Max LTV	110%	105%	100%	100%	95%	95%
Up to 24 Months		7.79%	8.29%	9.29%	11.19%	13.19%	16.19%
25 - 36 Months	Min \$6,000	8.29%	9.29%	9.79%	11.69%	13.69%	16.69%
37 -48 Months	Min \$12,000	8.89%	9.79%	11.29%	13.19%	14.19%	
49 -60 Months	Min \$18,000	9.54%	10.04%	12.04%	13.69%		
61-72 Months	Min \$20,000	10.29%	10.79%	12.79%			
New Farm Equipment & lawn mowers (purchase only)	Add	1.00%	1.00%	2.00%	2.00%	3.00%	3.00%

Used Motorcycles, Golf Carts, ATVs, Etc....

Model years 2020-2023

*No Cash-Out with the exception of Motorcycles

Term	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
	Max LTV	110%	105%	100%	100%	95%	95%
Up to 24 Months		8.79%	9.29%	10.29%	12.19%	14.19%	17.19%
25 - 36 Months	Min \$6,000	9.29%	9.79%	10.79%	12.69%	14.69%	17.69%
37 -48 Months	Min \$12,000	9.79%	10.29%	12.19%	14.19%	15.19%	
49 -60 Months	Min \$18,000	10.54%	11.04%	13.04%	14.69%		
61-72 Months	Min \$20,000	11.29%	11.79%	13.79%			
Used Farm Equipment & lawn mowers (purchase only)	Add	1.00%	1.00%	2.00%	2.00%	3.00%	3.00%
Models year 2019 and older will be priced as personal loan							

*Max Rate is 18%

*Level IV Loan Officers can make rate exceptions for models older than 2023 never titled.

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RECREATIONAL VEHICLES

New RVs, Travel Trailers, Boats, Water
craft Model year 2024 and newer

*Non-Primary only

Term	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
	Max LTV	110%	105%	100%	100%	95%	95%
Up to 36 Months	Min \$2500	7.69%	8.09%	9.09%	11.09%	15.09%	17.59%
37 - 60 months	Min \$7500	8.44%	8.59%	9.59%	11.59%	16.09%	18.00%
61 - 96 months	Min \$15,000	9.19%	9.84%	10.84%	13.34%	17.84%	
97 - 144 Months	Min \$30,000	10.94%	11.09%	13.09%	15.09%		
Horse/Utility Trailers (New Only)	Add	1.00%	1.00%	2.00%	2.00%	3.00%	3.00%
180 mos available for New upon request and must be approved and priced by Level IV underwriters.							

Used RVs, Travel Trailers, Boats, Water
craft Model years 2019-2023

Term	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
	Max LTV	110%	105%	100%	100%	95%	95%
Up to 36 Months	Min \$2500	8.09%	9.09%	10.09%	12.09%	16.09%	17.59%
37 - 60 months	Min \$7500	8.59%	9.59%	10.59%	12.59%	17.09%	
61 - 96 months	Min \$15,000	9.34%	10.84%	11.84%	14.34%		
97 - 144 Months	Min \$30,000	12.09%	13.09%	15.09%			
Cash-Out	Add	0	1.00%	2.00%	2.00%	3.00%	3.00%

Model years 2013-2018

Term	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
	Max LTV	105%	100%	100%	95%	95%	90%
Up to 36 Months	Min \$2500	9.09%	10.09%	11.09%	13.09%	16.59%	18.00%
37 - 60 months	Min \$7500	9.59%	10.59%	11.59%	13.59%	17.59%	
61 - 84 months	Min \$15,000	11.34%	12.34%	14.34%			
Cash-Out	Add	0	2.00%	3.00%	3.00%	4.00%	4.00%
Model years 2012 and older will be priced as personal loan							
Max Rate is 18.00%							

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Cash Secured Loans

*Loan term should not exceed the collateral maturity day.

Savings Secured Loans	0 - 60 months	Rate is 2% above the certificate/share rate.
Certificate Secured Loan		

Personal Loans

Term	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
Up to 12 Months	Min \$250	9.89%	10.89%	10.89%	11.89%	12.89%	15.89%
Up to 24 Months	Min \$1,000	10.89%	11.89%	11.89%	12.89%	13.89%	16.89%
25-36 Months	Min \$2,500	11.89%	12.89%	13.89%	14.89%	18.00%	
37-48 Months	Min \$3,500	13.89%	14.89%	16.89%	18.00%		
49-60 Months	Min \$5,000	15.89%	17.89%	18.00%			

Revolving Credit

Credit Cards

Card Name	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
VISA®Traditional Secured	Min \$250	Prime +10.75%					
VISA® Traditional	Min \$500	P+2%	P+3%	P+5%	P+7%	P+9%	P+11%
VISA® Rewards	Min \$500	P+3%	P+5%	P+7%	P+9%	P+11%	P+13%
VISA® Signature	Min \$5,000	P+3%	P+5%	P+7%	P+9%	P+11%	P+13%

Lines of Credit

	Credit Tier	A+	A	B	C	D	E
	Credit Score	730+	690-729	650 - 689	610 - 649	570 - 609	< 570
Platinum Line of Credit	Min \$500	13.50%	13.50%	15.50%	17.50%	18.00%	18.00%

Variable Rate based on WSJ Prime = 7.50%

Max Rate is 18%