Henrico
Federal Credit Union

Auto Rates At A Glance

October 25, 2013

New Autos — 100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate[1] Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	$100	1.74%	1.99%	4.24%	7.24%	12.24%
48 Months		1.99%	2.24%	4.49%	7.49%	12.49%
63 Months		1.99%	2.24%	4.49%	7.49%	12.49%
75 Months	$15,000	2.99%	3.24%	5.49%	N/A	N/A
84 Months	$25,000	4.24%	4.49%	N/A	N/A	N/A

Used Autos (Model Year 2009 - 2012) — 100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate[1] Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	$100	1.74%	1.99%	4.24%	7.24%	12.24%
48 Months		1.99%	2.24%	4.49%	7.49%	12.49%
63 Months		1.99%	2.24%	4.49%	7.49%	12.49%
75 Months	$15,000	2.99%	3.24%	5.49%	N/A	N/A

Used Autos (Model Year 2008 and Older) — 100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate[1] Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	$100	1.74%	1.99%	4.24%	7.24%	12.24%
48 Months		1.99%	2.24%	4.49%	7.49%	12.49%
63 Months		1.99%	2.24%	4.49%	7.49%	12.49%

All rates are subject to change without notice.

[1] Actual rate will vary depending on applicant's credit ratings and length of loan term.
Members in a relationship pricing group qualify for a 0.25% APR discount.

[2] Purchase money rates listed. For non-purchase money loans, add an additional 2.00% APR.

Payment example based on a $10,000 loan: $167.29 at 1.99% APR with a 63-month term; $146.35 at 2.99% APR with a 75-month term; $137.8 at 4.24% APR with a 84-month term.

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