Henrico
Federal Credit Union

Auto Rates At A Glance

August 21, 2015

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	1.89%	2.14%	4.39%	7.39%	12.39%
48 Months		2.14%	2.39%	4.64%	7.64%	12.64%
63 Months		2.14%	2.39%	4.64%	7.64%	12.64%
75 Months	$15,001	2.64%	2.89%	5.14%	N/A	N/A
84 Months	$25,001	3.64%	3.89%	N/A	N/A	N/A

Used Autos (Model Year 2011 - 2014) — 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	1.89%	2.14%	4.39%	7.39%	12.39%
48 Months		2.14%	2.39%	4.64%	7.64%	12.64%
63 Months		2.14%	2.39%	4.64%	7.64%	12.64%
75 Months	$15,001	2.64%	2.89%	5.14%	N/A	N/A

Used Autos (Model Year 2010 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	1.89%	2.14%	4.39%	7.39%	12.39%
48 Months		2.14%	2.39%	4.64%	7.64%	12.64%
63 Months		2.14%	2.39%	4.64%	7.64%	12.64%

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: $167.96 at 2.14% APR with a 63-month term; $144.79 at 2.64% APR with a 75-month term; $134.05 at 3.64% APR with a 84-month term.

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