Henrico
Federal Credit Union

Motorcycle Rates At A Glance

August 21, 2015

New Motorcycles — 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	3.14%	3.39%	5.64%	8.64%	13.64%
48 Months		3.39%	3.64%	5.89%	8.89%	13.89%
63 Months		3.89%	4.14%	6.39%	9.39%	14.39%
75 Months	$20,001	4.14%	4.39%	6.64%	N/A	N/A

Used Motorcycles (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	3.39%	3.64%	5.89%	8.89%	13.89%
48 Months		3.64%	3.89%	6.14%	9.14%	14.14%
63 Months		4.14%	4.39%	6.64%	9.64%	14.64%
75 Months	$20,001	4.39%	4.64%	6.89%	N/A	N/A

Used Motorcycles (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	4.39%	4.64%	6.89%	9.89%	14.89%
48 Months		4.64%	4.89%	7.14%	10.14%	15.14%
63 Months		5.14%	5.39%	7.64%	10.64%	15.64%

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: $175.76 at 3.89% APR with a 63-month term; $151.56 at 4.14% APR with a 75-month term.

9401 W Broad St b Henrico, VA 23294 b (804) 266-0290