COREPLUS CREDIT UNION
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HTTP://WWW.COREPLUS.ORG

VEHICLE LOAN RATES

Federally Insured by NCUA
Equal Opportunity Lender *** **Equal Housing Lender**

EFFECTIVE DATE
January 9, 2026

IMPORTANT INFORMATION:

The actual Annual Percentage Rate (APR), daily periodic rate (if applicable), due dates and payment amounts will be included in the initial disclosure based upon your specific loan needs. All loans are subject to a credit report. By applying, you are voluntarily agreeing to a credit report inquiry. If you opt out of having a credit report pulled, then your application will be withdrawn as an incomplete application. Loans are subject to credit approval. Rates, terms, and conditions may change without notice and can vary based on collateral, qualifications, and credit worthiness. Our low vehicle rates are available directly through our preferred dealership partners. Ask us or visit www.coreplus.org for further details.

CREDIT UNION MEMBERSHIP:

Borrower(s) who are not current members are required to establish a Credit Union membership. Credit Union membership requires a $0.01 par value share for each individual, or a $0.02 par value for a joint account with two borrowers to be maintained over the life of the loan or membership.

LOAN RATE INFORMATION:

The table below shows loan options currently offered by the Credit Union. For all available credit options (consumer, real estate, vehicle, etc.) check all our rates on the web site (see the address above) or see a credit union representative.

Loan (Sub Account) Type	Collateral Year	Term (Months)	APR As Low As[1,2]
Auto Loan	2025 & Newer	Up to 66	4.74%
	2022 - 2024	Up to 66	4.99%
	2019 - 2021	Up to 66	5.49%
	2015 - 2018	Up to 66	6.49%
	2011 - 2014	Up to 66	7.49%
Motorcycle & Power Sports	2023 & Newer	Up to 66	6.99%
	2020 - 2022	Up to 66	7.49%
	2017 - 2019	Up to 66	8.49%
	2010 - 2016	Up to 66	9.49%
RV, Trailer, & Boat	2023 & Newer	Up to 96	7.99%
	2020 - 2022	Up to 72	8.49%
	2017 - 2019	Up to 72	9.49%
	2010 - 2016	Up to 72	10.49%

1. ANNUAL PERCENTAGE RATE (APR):

Your Annual Percentage Rate (APR) may differ based on credit history, credit worthiness, collateral year, term of loan, loan to value (LTV), and fees that may constitute finance charges. Not all applicants will qualify for the lowest rate. Your actual APR will be included in the initial Truth in Lending (TIL) disclosure. Rates are subject to change without notice. Payment Example: For a loan amount of $25,000.00 with an Annual Percentage Rate (APR) of 4.74% over a term of 66 months, the monthly payment would be $431.05.

2. LEASE BUY OUT AND PRIVATE PURCHASE LOAN:

CorePlus Credit Union offers Lease Buy Out Auto loans as well as Private Purchase loans for New and Used Auto and Recreational Vehicles. The credit union does not offer Private Purchase Motorcycle & Power Sports loans. The credit union will perform due diligence on the collateral to ensure it meets established lending guidelines and no active lien is present. Add 1.50% onto the base Rate for all Lease Buy Out and Private Purchase loans.

RATE DISCOUNTS & FLOOR RATES:

If the loan is eligible, applicants may receive a .25% discount for setting up automatic payments from a designated bank account. To qualify for this discount, applicants must apply for automatic payments at the time of application and agree to have automatic payment set up to fulfill the monthly loan obligation.

Consumer Secured Floor Rate is 1.99% APR, and the Consumer Unsecured Floor Rate is 3.99% APR. The credit union may offer loan discounts; however, certain discounts may not be applied if they cause the final rate to fall below the current floor rates. To learn more about the available rate discounts, speak to a credit union representative.

COLLECTION COSTS:

You agree to pay all costs of collecting the amount you owe under this agreement including court and attorney's fees not of the unpaid debt or as allowed under applicable laws.

LATE CHARGE (LOANS):

If your loan payment is ten (10) or more days late you promise to pay a late charge of 5.00% of the payment due, or $10.00, whichever is greater.

Important Notice for Indirect Lending Loans:

If you purchased a vehicle through a dealership in Connecticut, Rhode Island, or New Hampshire, please refer to the late fee schedule below. Additionally, always review your Retail Installment Contract or Loan Agreement for specific detail regarding late charges and other important terms and conditions related to your loan.

Connecticut: If your loan payment is not received in full within ten (10) days after it is due, you will pay a late charge of $10.00 or 5.00% of the part of the payment that is late, whichever is less.

Rhode Island: If your loan payment is not received in full within ten (10) days after it is due, you will pay a late charge of $1.00 or 5.00% of the part of the payment that is late, whichever is greater.

New Hampshire: If your loan payment is not received in full within ten (10) days after it is due, you will pay a late charge not in excess of 5.00% of the part of the payment that is late.

MINIMUM AMOUNT FINANCED & LOAN TERMS (MONTHS):

The credit union has a minimum amount finance for new and used vehicles (auto, motorcycle, powersport, recreational vehicles, trailer, and boat) of $5,000. Additionally, the credit union may offer longer loan terms. For more information, speak with a credit union representative.

LOAN TO VALUE (LTV):

Loan to value guidelines are determined by the Applicant(s) credit score. The credit union utilizes MSRP for New Vehicles or NADA Clean Retail for Used Vehicles. Loan to Value is calculated by the total amount financed divided by the collateral value. To learn more, speak to a credit union representative.

VENDORS SINGLE INTEREST INSURANCE (VSI):

CorePlus Credit Union requires Vendors Single Interest Insurance (VSI) on all secured collateralized loans. VSI Insurance protects the credit union from loss or damage to the collateral. VSI Insurance is for the credit unions protection only and does not protect the applicant's interest in the collateral. Applicants can choose the VSI they purchase. If the applicant decides to purchase their own VSI insurance, they are required to provide proof, and it must be approved by the credit union. If the applicants decide to purchase VSI through the credit union, the cost of the VSI Insurance is determined by the service provider.

ANCILLARY PRODUCTS:
CorePlus Credit Union is partnered with TruStage™, which allows the credit union to offer a variety of ancillary products to borrowers. TruStage™ offers Mechanical Repair Coverage (MRC) and GAP Plus with Deductible Assistance to borrowers applying for a secured collateralized loan. CorePlus also offers Debt Protection through TruStage™. The purchase of ancillary products is entirely at the borrower's discretion and not a condition of the loan approval. For more information, talk to a credit union representative.

ELIGIBLE LENDING AREA:
The credit union limits our lending activity to specific states as we want to ensure we have the resources necessary to effectively manage loan servicing, collection, and recovery processes. The established lending area only applies to secured/ collateralized loans, such as auto, motorcycle, powersports, and recreational vehicles. the credit union has established the following lending area for secured/ collateralized loans: Connecticut (CT), Rhode Island (RI), Massachusetts (MA), New Hampshire (NH), Vermont (VT), Maine (ME), New York (NY), and Florida (FL).

RECREATIONAL VEHICLE COLLATERAL EXCLUSIONS:
CorePlus Credit Union's Recreation Vehicle (RV) program excludes park models, truck campers, and roof top campers.