

# COREPLUS CREDIT UNION

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## VEHICLE LOAN RATES

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Federally Insured by NCUA  
Equal Opportunity Lender

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Equal Housing Lender

### EFFECTIVE DATE

June 12, 2026

### IMPORTANT INFORMATION:

The Annual Percentage Rate (APR), daily periodic rate (if applicable), payment due dates, and payment amounts will be disclosed on the Truth in Lending Disclosure. All loans are subject to credit approval. A credit report is required as part of the application process. By submitting a loan application, you authorize the Credit Union to obtain your credit bureau report. Applications submitted without authorization to obtain a credit bureau report will be considered incomplete and will not be processed.

Rates, terms, and conditions are subject to change without notice and may vary based on creditworthiness, qualifications, collateral, loan to value and other underwriting criteria. For complete details, contact a Credit Union representative or visit [www.coreplus.org](http://www.coreplus.org).

### 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 rates and terms shown below apply only to the loan products listed. Additional loan products, rates, terms, and conditions are available. For current rates and complete details on all loan options, visit our website [www.coreplus.org](http://www.coreplus.org) or contact a Credit Union representative.

Loan (Sub Account) Type	Collateral Year	Term (Months)	APR As Low As <sup>1</sup>
Auto Loan	2025 & Newer	Up to 66	5.24%
	2022 - 2024	Up to 66	5.49%
	2019 - 2021	Up to 66	5.99%
	2015 - 2018	Up to 66	6.99%
	2011 - 2014	Up to 66	7.99%
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.

**Auto Loan Payment Example:** For a loan amount of \$25,000.00 with an Annual Percentage Rate (APR) of 5.24% over a term of 66 months, the estimated monthly payment would be \$436.81.

**Motorcycle & Power Sports Payment Example:** For a loan amount of \$25,000.00 with an Annual Percentage Rate (APR) of 6.99% over a term of 66 months, the estimated monthly payment would be \$457.34.

**RV, Trailer, & Boat Payment Example:** For a loan amount of \$25,000.00 with an Annual Percentage Rate (APR) of 7.99% over a term of 96 months, the estimated monthly payment would be \$353.29.

### **MINIMUM AMOUNT FINANCED & LOAN TERMS (MONTHS):**

**Minimum Amount Financed:** The minimum amount financed for new and used vehicles including automobiles, motorcycles, powersport vehicles, recreational vehicles, trailers, and boats, is \$5,000.

**Loan Terms (Months):** Longer loan terms may be available based on collateral type and creditworthiness. Please contact a credit union representative for additional information.

### **LOAN TO VALUE (LTV):**

Loan to value guidelines are determined based on the Applicant(s) creditworthiness. The credit union utilizes MSRP for New Vehicles or NADA Clean Retail for Used Vehicles. Loan to Value is calculated by dividing the total amount financed by the collateral value. Please contact a credit union representative for additional information.

### **VENDORS SINGLE INTEREST (VSI) INSURANCE:**

Vendors Single Interest (VSI) Insurance is required on all secured, collateralized loans. VSI insurance protects the credit union's interest in the collateral and does not protect the borrower's interest in the collateral. Borrower's may obtain VSI coverage through a provider of their choice, subject to proof of coverage and credit union approval. If VSI insurance is obtained through the credit union, the cost is determined by the insurance service provider.

### **ANCILLARY PRODUCTS:**

CorePlus Credit Union is partnered with TruStage™ to offer optional ancillary products, including Mechanical Repair Coverage (MRC), GAP Plus with Deductible Assistance, and Debt Protection for eligible secured loans. The purchase of ancillary products is entirely voluntary, and not a condition of the loan approval.

### **ELIGIBLE LENDING AREA:**

The credit union limits our lending activity to specific states to ensure effective loan servicing, collection, and recovery processes. This limitation applies only to secured collateral loans, such as automobiles, motorcycles, powersport vehicles, and recreational vehicles.

The eligible lending area includes Connecticut (CT), Rhode Island (RI), Massachusetts (MA), New Hampshire (NH), Vermont (VT), Maine (ME), New York (NY), Pennsylvania (PA), and Florida (FL).

### **LEASE BUY OUT AND PRIVATE PURCHASE LOAN:**

CorePlus Credit Union does not offer financing for private purchases, lease buyouts, auto, motorcycle, powersport, or recreational vehicles.

### **RECREATIONAL VEHICLE COLLATERAL EXCLUSIONS:**

The Recreation Vehicle (RV) lending program excludes park models, truck campers, and roof top campers.