

COREPLUS CREDIT UNION

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[HTTP://WWW.COREPLUS.ORG](http://www.coreplus.org)

VEHICLE LOAN RATES

Federally Insured by NCUA
Equal Opportunity Lender

Equal Housing Lender

EFFECTIVE DATE:

July 10, 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.

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 or contact a Credit Union representative.

Loan Type	Collateral Year	Term (Months)	APR As Low As ¹
Auto Loan	2025 & Newer	Up to 66	5.49%
	2022 - 2024	Up to 66	5.74%
	2019 - 2021	Up to 66	6.24%
	2015 - 2018	Up to 66	7.24%
	2011 - 2014	Up to 66	8.24%
Motorcycle & Power Sports	2025 & Newer	Up to 66	7.49%
	2022 - 2024	Up to 66	7.74%
	2019 - 2021	Up to 66	8.24%
	2015 - 2018	Up to 66	9.24%
	2011 - 2014	Up to 66	10.24%
Recreational Vehicle	2025 & Newer	Up to 72	7.99%
	2022 - 2024	Up to 72	8.24%
	2019 - 2021	Up to 72	8.74%
	2015 - 2018	Up to 72	9.74%
	2011 - 2014	Up to 72	10.74%

1. ANNUAL PERCENTAGE RATE (APR):

Your Annual Percentage Rate (APR) may differ based on credit history, creditworthiness, 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 5.49% over a term of 66 months, the estimated monthly payment would be \$439.71.

Motorcycle & Power Sports Payment Example: For a loan amount of \$25,000.00 with an Annual Percentage Rate (APR) of 7.49% over a term of 66 months, the estimated monthly payment would be \$463.31.

Recreational Vehicle Payment Example: For a loan amount of \$25,000.00 with an Annual Percentage Rate (APR) of 7.99% over a term of 72 months, the estimated monthly payment would be \$438.21

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 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.

VENDORS SINGLE INTEREST (VSI) INSURANCE:

Vendor's Single Interest (VSI) Insurance is required for all secured, collateralized loans. VSI insurance protects **only the credit union's financial interest** in the collateral against certain types of loss or damage, including collision, fire, theft, concealment, and skip. **It does not protect your interest in the collateral and is not a substitute for your own insurance coverage.**

Borrowers are responsible for the cost of the required VSI insurance. You may obtain VSI coverage through an insurance provider of your choice, subject to the credit union's approval and receipt of satisfactory proof of coverage. If you choose to purchase VSI insurance through the credit union, the premium is determined by the insurance provider and will be disclosed in the loan documentation.

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:

The Credit Union does not offer financing for private party purchases, lease buyouts, or the purchase of automobiles, motorcycles, power sports vehicles, or recreational vehicles through private party transactions.

RECREATIONAL VEHICLE COLLATERAL EXCLUSIONS:

The Recreation Vehicle (RV) lending program excludes park models, truck campers, pop-up campers, roof top campers, and bus or van conversion.