

4Front Credit Union:

Consumer Loan Rate Sheet

Effective June 17, 2022

Prime Rate: 4.75%

Secured Loan:

- **Rate Adjustments:**

- Non-Titled Collateral:
 - +1.00%
- Collateral Age:
 - +0.25% (2015-2017)
 - +1.25% (2014 or older)
- Extended Term/Low LTV:
 - -0.50% (LTV 70% or less AND term of 85 mo. or greater)
- Zero Score/Low LTV:
 - -2.00% (Non FTB AND LTV 85% or less)

DIRECT:

	Score	Max LTV	Up to 66	67-78	79-84	85-120	121-180
A+	710+	120%	3.94%	4.14%	5.04%	5.34%	6.14%
A	660-709	120%	5.04%	6.04%	7.04%	7.24%	7.54%
B	640-659	110%	7.04%	8.04%	9.04%	10.14%	10.34%
C	600-639	110%	12.84%	13.84%	N/A	N/A	N/A
D	1-599	110%	16.34%	17.34%	N/A	N/A	N/A
E	0 (Not FTB)	110%	12.84%	13.84%	N/A	N/A	N/A
F	0 (FTB)	110%	7.04%	8.04%	N/A	N/A	N/A

INDIRECT:

	Score	Max LTV	Reserve	Up to 66	67-78	79-84
A+	710+	120%	1.25%	3.94%	4.14%	5.04%
A	660-709	115%	2.00%	5.04%	6.04%	7.04%
B	640-659	105%	2.00%	7.04%	8.04%	9.04%
C	600-639	105%	2.00%	12.84%	13.84%	N/A
D	1-599	95%	1.00%	16.34%	17.34%	N/A
E	0 (Not FTB)	95%	2.00%	12.84%	13.84%	N/A
F	0 (FTB)	105%	2.00%	7.04%	8.04%	N/A

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Extended Term for Boat, RV, and Power Sports Dealers

	Score	Max LTV	Reserve	85-120	121-180
A+	710+	110%	1.50%	5.34%	6.14%
A	660-709	100%	1.50%	7.24%	7.54%
B	640-659	100%	1.50%	10.14%	10.34%

First Time Buyer Program:

- Minimum cash down or trade: 10%
- No derogatory credit or collections
- No previous auto trade lines
- Job time: 6 months
- Minimum monthly combined income: \$2,000
- Combined payment to income: 20% or less

Share Secured Loan:

- Loan secured by Share or CD (No IRA CDs)
- 110% of balance to be held as collateral
- 60 Month balloon
- 4% + share APY

Unsecured Loan:

- **SIGNATURE LOAN:**

	Score	Term	Rate
A+	710+	0-60	9.04%
A	660-709	0-60	10.04%
B	640-659	0-60	13.24%
C	600-639	0-60	15.24%
D	1-599	0-60	18.00%
E	0	0-60	15.24%

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- CASH RESERVE:**

	Score	Margin	Rate
A+	710+	5.71%	10.46%
A	660-709	5.71%	10.46%
B	640-659	8.71%	13.46%
C	600-639	10.71%	15.46%
D	1-599	13.71%	18.00%
E	0	10.71%	15.46%

**Peace of Mind Line Qualified: 0% margin for the first 6 months (Promo Type 5, see guidelines)*

Credit Card:

		MasterCard		Rewards MasterCard	
	Score	Margin	Rate	Margin	Rate
A+	710+	5.71%	10.46%	6.71%	11.46%
A	660-709	5.71%	10.46%	6.71%	11.46%
B	640-659	8.71%	13.46%	9.71%	14.46%
C	600-639	10.71%	15.46%	11.71%	16.46%
D	1-599	13.71%	18.00%	14.71%	18.00%
E	0	10.71%	15.46%	11.71%	16.46%