

DIAMOND PROGRAM											
APR	8.99%	9.49%	9.99%	10.49%	10.99%	11.49%	11.99%	12.49%	12.99%	13.49%	13.99%
Participation	1.00%	1.25%	1.50%	1.75%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%
LOAN AMOUNT	MAX TERM	DIAMOND PROGRAM GUIDELINES									
\$5,000 - \$9,999	72 MONTHS	MAX FRONT END ADVANCE (NEW)					125% GROSS INVOICE WITH DISCOUNTS AND FREIGHT				
\$10,000 - \$19,999	120 MONTHS	MAX FRONT END ADVANCE (USED)					125% NADA WHOLESALE WITH ADDS				
\$20,000 - \$29,999+	144 MONTHS	MAX BACK-END					20% SALES PRICE WITH NO CAP				
\$30,000 - \$350,000	180 MONTHS	PROOF OF RESIDENCY					CASE BY CASE				
MIN CREDIT SCORE	740										
PLATINUM PROGRAM											
APR	9.99%	10.49%	10.99%	11.49%	11.99%	12.49%	12.99%	13.49%	13.99%	14.49%	14.99%
Participation	1.00%	1.25%	1.50%	1.75%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%
LOAN AMOUNT	MAX TERM	PLATINUM PROGRAM GUIDELINES									
\$5,000 - \$9,999	72 MONTHS	MAX FRONT END ADVANCE (NEW)					125% GROSS INVOICE WITH DISCOUNTS AND FREIGHT				
\$10,000 - \$19,999	120 MONTHS	MAX FRONT END ADVANCE (USED)					125% NADA WHOLESALE WITH ADDS				
\$20,000 - \$29,999+	144 MONTHS	MAX BACK-END					20% SALES PRICE WITH NO CAP				
\$30,000 - \$350,000	180 MONTHS	PROOF OF RESIDENCY					CASE BY CASE				
MIN CREDIT SCORE	680										
GOLD PROGRAM											
APR		11.99%	12.49%	12.99%	13.49%	13.99%	14.49%	14.99%	15.49%	15.99%	16.99%
Participation		0.75%	1.00%	1.50%	1.75%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%
LOAN AMOUNT	MAX TERM	GOLD PROGRAM GUIDELINES									
\$5,000 - \$9,999	72 MONTHS	MAX FRONT END ADVANCE (NEW)					125% GROSS INVOICE WITH DISCOUNTS AND FREIGHT				
\$10,000 - \$19,999	120 MONTHS	MAX FRONT END ADVANCE (USED)					125% NADA WHOLESALE WITH ADDS				
\$20,000 - \$34,999+	144 MONTHS	MAX BACK-END					20% SALES PRICE WITH NO CAP				
\$35,000 - \$300,000	180 MONTHS*	PROOF OF RESIDENCY					CASE BY CASE				
MIN CREDIT SCORE	640	* All may not qualify for 180 months, max term will be stated.									
SILVER PROGRAM											
APR		13.99%	14.49%	14.99%	15.49%	15.99%	16.49%	16.99%	17.49%	17.74%	17.99%
Participation		0.00%	0.50%	1.00%	1.50%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%
LOAN AMOUNT	MAX TERM	SILVER PROGRAM GUIDELINES									
\$5,000 - \$9,999	72 MONTHS	MAX FRONT END ADVANCE (NEW)					125% GROSS INVOICE WITH DISCOUNTS AND FREIGHT				
\$10,000 - \$19,999	120 MONTHS	MAX FRONT END ADVANCE (USED)					125% NADA WHOLESALE WITH ADDS				
\$20,000 - \$200,000	144 MONTHS*	MAX BACK-END					15% SALES PRICE WITH NO CAP				
		PROOF OF RESIDENCY					CASE BY CASE				
MIN CREDIT SCORE	580	* All may not qualify for 120 months, max term will be stated.									

### PROGRAM GUIDELINES

- Minimum gross income \$3,000
- Minimum down payment 10%
- Income required on all applications
- Back End Products: GAP, Service Contracts, Warranties, Insurance, P&F, Anti Theft, Ancillary.
- Insufficient Collateral: Sailboats, High Performance Boats, Personal Watercraft and House Boats
- Age limit: 30 years, would consider older if boat has been repowered or restored

### PROGRAM ADVANTAGES

- Limited self employed income verification
- Past credit issues (bankruptcy, foreclosure, short sale, etc) with reestablished credit accepted

### CONTACT INFORMATION

Stipulations: [stips@recfi.com](mailto:stips@recfi.com)

Funding: [funding@recfi.com](mailto:funding@recfi.com)

Underwriting: [underwriting@recfi.com](mailto:underwriting@recfi.com)

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Accounting: [accounting@recfi.com](mailto:accounting@recfi.com)

LOANS MADE BY NEEDHAM BANK, A MASSACHUSETTS CHARTERED BANK, MEMBER FDIC

MINIMUM LOAN DISCLOSURE: AZ: \$10,000 • MA: \$6,000 • NH: \$10,000 • NM: \$10,000

MAXIMUM RATE DISCLOSURE: NE, NJ & NY: 16%

EFFECTIVE DATE 4/10/2024