



RV PROGRAM

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MAX TERM BASED ON LOAN AMOUNT*

PROGRAM	BUY RATE**	MAX ADVANCE	MAX RESERVE	\$75,000 - \$30,000	\$29,999 - 20,000	\$19,999 - \$10,000	\$9,999 - \$5,000
Diamond	9.99%	125%	5.00%	180	144	120	72
Platinum	10.99%	120%	5.00%	180	144	120	72
Gold	13.99%	115%	4.00%	144	144	120	72
Boost	15.99, 16.99 or 17.99%	105%	0.00%	144	120	96	72

ADVANCES		BACKEND ALLOWANCE		PROOF OF RESIDENCY REQUIREMENTS	
Front-End Advance Calculation	Gross Invoice with Discount & Freight	Max Allowance	20% of Top Line Sales Price	Proof of Residency	Required on All Programs
Front-End Advance Calculation	NADA Wholesale without Adds	Back-End Products	GAP, Service Contracts, Warrants, Insurance, P&F, Anti-Theft & Ancillary		
Minimum Down Payment	10% of out the door price				
RESERVE CALCULATION		COLLATERAL GUIDELINES		CREDIT GUIDELINES	
All programs pay 1% at buy rate besides Boost Program		Qualifying Collateral	Fifth Wheels, Travel Trailers, Camping Trailers & Sport Utility	Minimum Credit Score***	580
Every .25% added to buy rate there is .25% reserve paid up to max reserve		Maximum Age	7 years	Past Credit Issues	Ok with reestablished credit based on program

DISCLOSURES

*Minimum Loan Disclosure: AZ - \$10,000 - MA - \$6,000 - NH - \$10,000 - NM - \$10,000

*Maximum term determined by underwriter, all customers may not qualify

**Maximum Rate Disclosure: NE, NJ & NY - 16%

*** Program selection is based on internal scoring system & other credit factors

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

EFFECTIVE 1/1/25

CONTACT INFORMATION

Stipulations: stips@recfi.com | Funding: funding@recfi.com | Underwriting: underwriting@recfi.com | Sales Manager: salesmanager@recfi.com | Accounting: accounting@recfi.com