

## ALTRA LOAN RATES & PROCEDURES FOR INDIRECT RV, BOAT, AND ATV

Rates Effective 7-1-24

*This document is for internal use only*

| BOAT LOANS (Best Rate and CC discounts apply, no balloons) |          |         |        |             |        |             |       |             |       |         |       |
|--|----------|---------|--------|-------------|--------|-------------|-------|-------------|-------|---------|-------|
| Credit Score   |          | A 715 + |        | B 680 - 714 |        | C 650 - 679 |       | D 620 - 649 |       | E <=619 |       |
| Model Year   | Max Term | <=100%  | > 100% | <=100%      | > 100% | <=100%      | >100% | <=100%      | >100% | <=100%  | >100% |
| 2023 & Newer   | 72       | 7.99    | 8.99   | 8.99        | 9.99   | 10.99       | 12.99 | 13.99       | 15.99 | 16.99   | 18.00 |
| 2020-2022  | 72       | 8.99    | 9.99   | 9.99        | 10.99  | 11.99       | 13.99 | 14.99       | 16.99 | 17.99   | 18.00 |
| 2014-2019  | 72       | 9.99    | 10.99  | 10.99       | 11.99  | 12.99       | 14.99 | 15.99       | 17.99 | 18.00   | 18.00 |
| 2013 & Older   | 72       | 10.99   | 11.99  | 11.99       | 12.99  | 13.99       | 15.99 | 16.99       | 18.00 | 18.00   | 18.00 |
| 2023 & Newer   | 120      | 8.99    | 9.99   | 9.99        | 10.99  | 11.99       | 13.99 | 14.99       | 16.99 | 17.99   | 18.00 |
| 2020-2022  | 120      | 9.99    | 10.99  | 10.99       | 11.99  | 12.99       | 14.99 | 15.99       | 17.99 | 18.00   | 18.00 |
| 2014-2019  | 120      | 10.99   | 11.99  | 11.99       | 12.99  | 13.99       | 15.99 | 16.99       | 18.00 | 18.00   | 18.00 |
| 2013 & Older   | 120      | 11.99   | 12.99  | 12.99       | 13.99  | 14.99       | 16.99 | 17.99       | 18.00 | 18.00   | 18.00 |
| 2023 & Newer   | 180      | 9.99    | 10.99  | 10.99       | 11.99  | 12.99       | 14.99 | 15.99       | 17.99 | 18.00   | 18.00 |
| 2020-2022  | 180      | 10.99   | 11.99  | 11.99       | 12.99  | 13.99       | 15.99 | 16.99       | 18.00 | 18.00   | 18.00 |
| 2014-2019  | 180      | 11.99   | 12.99  | 12.99       | 13.99  | 14.99       | 16.99 | 17.99       | 18.00 | 18.00   | 18.00 |
| 2013 & Older   | 180      | 12.99   | 13.99  | 13.99       | 14.99  | 15.99       | 17.99 | 18.00       | 18.00 | 18.00   | 18.00 |

Minimum loan amount to consider a term greater than 120 months is \$30,000.

| ATV, UTV, PERSONAL WATERCRAFT, SNOWMOBILE & OFF ROAD BIKE LOANS (Best Rate and CC discounts apply) |          |         |        |             |        |             |       |             |       |         |       |
|--|----------|---------|--------|-------------|--------|-------------|-------|-------------|-------|---------|-------|
| Credit Score   |          | A 715 + |        | B 680 - 714 |        | C 650 - 679 |       | D 620 - 649 |       | E <=619 |       |
| Model Year   | Max Term | <=100%  | > 100% | <=100%      | > 100% | <=100%      | >100% | <=100%      | >100% | <=100%  | >100% |
| 2023 & Newer   | 72       | 7.99    | 8.99   | 8.99        | 9.99   | 10.99       | 12.99 | 13.99       | 15.99 | 16.99   | 18.00 |
| 2020-2022  | 60       | 8.99    | 9.99   | 9.99        | 10.99  | 11.99       | 13.99 | 14.99       | 16.99 | 17.99   | 18.00 |
| 2014-2019  | 48       | 9.99    | 10.99  | 10.99       | 11.99  | 13.99       | 15.99 | 16.99       | 18.00 | 18.00   | 18.00 |
| 2013 & Older   | 36       | 11.99   | 12.99  | 12.99       | 13.99  | 15.99       | 17.99 | 18.00       | 18.00 | 18.00   | 18.00 |

| RV LOANS (Best Rate and CC discounts apply, no balloons) |          |         |        |             |        |             |       |             |       |         |       |
|--|----------|---------|--------|-------------|--------|-------------|-------|-------------|-------|---------|-------|
| Credit Score   |          | A 715 + |        | B 680 - 714 |        | C 650 - 679 |       | D 620 - 649 |       | E <=619 |       |
| Model Year   | Max Term | <=100%  | > 100% | <=100%      | > 100% | <=100%      | >100% | <=100%      | >100% | <=100%  | >100% |
| 2023 & Newer   | 72       | 7.99    | 8.99   | 8.99        | 9.99   | 10.99       | 12.99 | 13.99       | 15.99 | 16.99   | 18.00 |
| 2020-2022  | 72       | 8.99    | 9.99   | 9.99        | 10.99  | 11.99       | 13.99 | 14.99       | 16.99 | 17.99   | 18.00 |
| 2014-2019  | 72       | 9.99    | 10.99  | 10.99       | 11.99  | 12.99       | 14.99 | 15.99       | 17.99 | 18.00   | 18.00 |
| 2013 & Older   | 72       | 10.99   | 11.99  | 11.99       | 12.99  | 13.99       | 15.99 | 16.99       | 18.00 | 18.00   | 18.00 |
| 2023 & Newer   | 120      | 8.99    | 9.99   | 9.99        | 10.99  | 11.99       | 13.99 | 14.99       | 16.99 | 17.99   | 18.00 |
| 2020-2022  | 120      | 9.99    | 10.99  | 10.99       | 11.99  | 12.99       | 14.99 | 15.99       | 17.99 | 18.00   | 18.00 |
| 2014-2019  | 120      | 10.99   | 11.99  | 11.99       | 12.99  | 13.99       | 15.99 | 16.99       | 18.00 | 18.00   | 18.00 |
| 2013 & Older   | 120      | 11.99   | 12.99  | 12.99       | 13.99  | 14.99       | 16.99 | 17.99       | 18.00 | 18.00   | 18.00 |
| 2023 & Newer   | 180      | 9.99    | 10.99  | 10.99       | 11.99  | 12.99       | 14.99 | 15.99       | 17.99 | 18.00   | 18.00 |
| 2020-2022  | 180      | 10.99   | 11.99  | 11.99       | 12.99  | 13.99       | 15.99 | 16.99       | 18.00 | 18.00   | 18.00 |
| 2014-2019  | 180      | 11.99   | 12.99  | 12.99       | 13.99  | 14.99       | 16.99 | 17.99       | 18.00 | 18.00   | 18.00 |
| 2013 & Older   | 180      | 12.99   | 13.99  | 13.99       | 14.99  | 15.99       | 17.99 | 18.00       | 18.00 | 18.00   | 18.00 |

Minimum loan amount to consider a term greater than 120 months is \$30,000.

| Best Rate Discount                                      | Credit Card Discount                                     |
|---|--|
| .25% with checking and direct deposit and e-statements. | .25% with new card approval or for existing cardholders. |

| Co-Signer Pricing                        |
|--|
| Use highest score for pricing<br>PLUS 2% |

| Valuation   |
|---|
| New Vehicle Valuation: Cash Selling Price - Discount + Tax, Title, License<br>Used Vehicle Valuation - JD Power High Retail Value<br>** LTV for pricing purposes is before product add-on |