

DEALER INDIRECT LENDING RATES

RATES EFFECTIVE SEPTEMBER 27, 2024



LEVEL	BEACON SCORE	NEW 2024-2025	USED 2024-2020	USED 2019-2016	USED 2015-2005
Premier	750 & Above	6.95%	6.95%	6.95%	6.95%
1	720 - 749	7.95%	7.95%	7.95%	7.95%
2	680 - 719	8.95%	8.95%	8.95%	8.95%
3	640 - 679	10.95%	10.95%	11.95%	11.95%
4	600 - 639	12.95%	12.95%	13.95%	14.95%
5	599 & Below	15.95%	16.95%	17.95%	18.95%

Levels Premier, 1 and 2 borrowers will get .50% discount off their rate if they opt for a 24 month term.

Add 1% for motorcycles, ATVs, snowmobiles, watercrafts, trailers and campers. No RVs.
Add 1% for prior salvage/rebuilt units. NO OTHER BRANDED TITLES ACCEPTED.

Add 1% annual payments.
Add 1% if more than 100 points between borrowers' credit scores.

MAIN OFFICE - FORT DODGE

2012 1st Ave South
Fort Dodge, IA 50501

Phone: (515) 955-5524

Fax: (515) 955-1595

Toll-Free Fax: (866) 415-0077

www.citizenscu.com

HOURS

Monday - Friday: 9 AM - 6 PM

Saturday: 9 AM - 4 PM

INDIRECT LENDING TEAM

Casey Miller - ext. 1502
Jennifer McAtee - ext. 1549
Jenny Myers - ext. 1545
Mindy Ennis - ext. 1548
Patti Guinn - ext. 1547

CONTACT INDIRECT LENDING

**DIRECTLY BY CALLING OR
EMAILING:**

(515) 955-8052

indirect@citizenscu.com

LENGTH OF TERMS		LOAN TO VALUE GUIDELINES			FLAT FEE RESERVE SCHEDULE	
Loan Amount	Term	Level	Maximum LTV		Loan Amount	Flat Fee Paid
			Before TTL/Adds	With Adds		
\$2,000 - \$3,999	36 Months					
\$4,000 - \$9,999	48 Months	Premier	105%	GAP \$1,000	\$2,000 - \$4,999	\$50.00
\$10,000 & Up	60 Months	1	105%	VSC \$3,500-\$4,000	\$5,000 - \$9,999	\$200.00
EXTENDING LOAN TERMS	* Borrower terms can extend up to 12 months for terms 36-60 months. * Add 1/2% to the rate for every 6 months added. * Loans over \$15,000 can extend up to 78 months.	2	95%	Credit Life & Disability By State Limits	\$10,000 - \$14,999	\$300.00
		3	95%		\$15,000 - \$19,999	\$400.00
		4 & 5	85%		\$20,000 - \$29,999	\$450.00
					\$30,000 & Up	\$500.00
RESERVE ADJUSTMENTS						
		1 to 30 Days	100% Reserve Paid		Minimum Loan Amount: \$2,000	
		31 to 60 Days	75% Reserve Paid			
		60 to 90 Days	50% Reserve Paid			
		91 Days & Over	No Adjustments			

GUIDELINES

* Interest rates are determined by using beacon scores obtained by CCCU from Equifax credit bureau reports.

* We do not finance vehicles over 20 years old.

* We do not finance recreational vehicles out of the state of Iowa.

* Payment due date must be on or before the 28th of the month.

* Consumer purpose loans only - No cargo or commercial vehicles.

* All borrowers must be at least 18 years old.

Approvals are valid for 30 days.