MOTOR HOMES, TRAVEL TRAILERS \& BOATS

| Amount of Loan: |  | \$5000-\$9999 | \$10,000-\$14,999 | \$15,000-\$24,999 | \$25,000-\$49,999 | \$50,000-\$74,999 | \$75,000-\$150,000 | \$150,001 \& Over |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Term |  | Fixed up to 60 months (invoice or trade value) | Fixed up to 72 months (invoice or trade value) | Fixed up to 96 months (invoice or trade value) | Max Term 120 months, fixed for 72 months*** (invoice or trade value) | Max Term 180 months, fixed for 72 months**** (invoice or trade value) |  |  |
| APR as low as* Loyalty APR as low as** | $\begin{aligned} & \hline 2013 \& \\ & \text { Newer } \end{aligned}$ | 4.29\% | 4.54\% | 4.79\% | 5.29\% | 5.79\% | 5.79\% | 5.79\% |
|  |  | 4.04\% | 4.29\% | 4.54\% | 5.04\% | 5.54\% | 5.54\% | 5.54\% |
| APR as low as* Loyalty APR as low as** | $\begin{gathered} 2011 \& \\ 2012 \\ \hline \end{gathered}$ | 4.79\% | 5.04\% | 5.29\% | 5.79\% | 6.29\% | 6.29\% | 6.29\% |
|  |  | 4.54\% | 4.79\% | 5.04\% | 5.54\% | 6.04\% | 6.04\% | 6.04\% |
| APR as low as* <br> Loyalty APR as low as** | $\begin{gathered} 2009 \& \\ 2010 \end{gathered}$ | 5.04\% | 5.29\% | 5.54\% | 6.04\% | 6.54\% | 6.54\% | 6.54\% |
|  |  | 4.79\% | 5.04\% | 5.29\% | 5.79\% | 6.29\% | 6.29\% | 6.29\% |
| APR as low as* Loyalty APR as low as** | $\begin{gathered} 2008 \& \\ \text { Older } \end{gathered}$ | 5.29\% | 5.54\% | 5.79\% | 6.29\% | 6.79\% | 6.79\% | 6.79\% |
|  |  | 5.04\% | 5.29\% | 5.54\% | 6.04\% | 6.54\% | 6.54\% | 6.54\% |

* APR = Annual Percentage Rate. Loan rates are shown as APR, expressed "as low as" and determined by credit score and loan-to-value ratio. Loans subject to credit approval. Rates, terms and conditions subject to change without notice and may vary based on creditworthiness, qualifications, and collateral conditions.
** Annual Percentage Rate based on credit score and loan-to-value ratio. Includes Loyalty Discount of . $25 \%$ APR for enrolling in direct deposit of net income and automatic loan payments from a Veridian account.
${ }^{* * *}$ An example using a 120 month term - the rate is fixed for first 7 years of the plan, after the 7 year ( 84 mos.) term expires the rate is variable, maximum APR is $21 \%$. For a $\$ 25,000$ loan at $5.04 \%$ APR the monthly payment will be $\$ 267$
**** An example using a 180 month term - the rate is fixed for first 7 years of the plan, after the 7 year ( 84 mos.) term expires the rate is variable, maximum APR is $21 \%$. For a $\$ 50,000$ loan at $5.54 \%$ APR the monthly payment will be $\$ 411$

