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 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*	2013 &	4.29%	4.54%	4.79%	5.29%	5.79%	5.79%	5.79%
Loyalty APR as low as**	Newer	4.04%	4.29%	4.54%	5.04%	5.54%	5.54%	5.54%
APR as low as*	2011 &	4.79%	5.04%	5.29%	5.79%	6.29%	6.29%	6.29%
Loyalty APR as low as**	2012	4.54%	4.79%	5.04%	5.54%	6.04%	6.04%	6.04%
APR as low as*	2009 &	5.04%	5.29%	5.54%	6.04%	6.54%	6.54%	6.54%
Loyalty APR as low as**	2010	4.79%	5.04%	5.29%	5.79%	6.29%	6.29%	6.29%
APR as low as*	2008 &	5.29%	5.54%	5.79%	6.29%	6.79%	6.79%	6.79%
Loyalty APR as low as**	Older	5.04%	5.29%	5.54%	6.04%	6.54%	6.54%	6.54%

MOTOR HOMES, TRAVEL TRAILERS & BOATS

* 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