



**HOLYOKE COMMUNITY FEDERAL CREDIT UNION  
IMPERIAL CREDIT UNION**

**CONSUMER RATES**  
**EFFECTIVE: OCTOBER 05, 2020**

VEHICLE/MOTORCYCLE					
PAPER GR	CB SCORE	RATE	LOAN%	RATE	LOAN%
A+	730+	1.75%	100%	3.50%	110%
A+	700+	2.15%	100%	4.00%	110%
B	650-699	3.40%	90%	4.65%	100%
C	600-649	5.40%	80%	7.40%	100%
D	550*-599*	7.40%	70%	10.40%	100%
E	549* & lower	9.40%	70%	12.40%	100%

**Must have a co-signer that has a beacon score above 650.**

**\* 550-599**

**\* 549 &**

**Must have a co-signor that has a beacon score above 700.**

VEHICLE/ MOTORCYCLE/WATERCRAFT/ATV	
New Vehicles	72 mo
2016-2019	60 mo
2013-2015	48 mo
2010-2012	36 mo
2009-Older	24 mo

**Members with no Beacon Score will be in the 600-649 category.**

TYPE	RELATIONSHIP PRICING	RATE	TERM	TERM	LTV
VEHICLES/MOTORCYCLES	YES	SEE OTHER SIDE	SEE OTHER SIDE		SEE OTHER SIDE
TRAILER/WATERCRAFT/ATV	YES	5.75%	SEE OTHER SIDE		100% LTV
MOTOR HOME/CAMPER TRAILER	YES	5.75%	< \$25,000 MAX 60 MONTHS		100% LTV
MOTOR HOME/CAMPER TRAILER	YES	4.75%	> \$25,000 MAX 144 MONTHS		100% LTV
SMALL SIGNATURE	YES	6.50%	MAX 24 MO.		1 MO NET PAY
LARGE SIGNATURE	YES	5.50%	MAX 48 MO.		2 MO NET PAY
SHARE LOAN (2 YR LOAN)	NO	2.00% OVER PASSBOOK RATE	< 24 MO		
SHARE LOAN (OVER 2 YEARS)	NO	3.00% OVER PASSBOOK RATE	15 YR MAX TERM		
CERTIFICATE LOANS	NO	2.00% OVER CD RATE	15 YR MAX TERM		
O.D PROTECTION LOANS (LOC)	NO	14.50%	OPEN ENDED		\$1000 MAX
CREDIT BUILDER LOAN- STUDENT	NO	\$50.00 INTEREST	MAX 12 MO.		\$1200 MAX
CREDIT BUILDER LOAN- NON STUDENT	NO	\$100.00 INTEREST + 35.00 CB	MAX 12 MO.		\$1200 MAX
4-H LOANS	NO	4.00%	MAX 12 MO.		\$4000 MAX
MOBILE HOME LOANS	NO	8.00%	NEW MAX 144 MO.	USED MAX 84 MO.	70% LTV