



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

CONSUMER RATES
EFFECTIVE: DECEMBER 01, 2021

Relationship Pricing Discounts	
0.15	Auto Payment Set up
0.15	Direct Deposit
0.15	Frequent Debit Card User
0.15	Referral New Membership

VEHICLE/MOTORCYCLE					
PAPER GR	CB SCORE	RATE	LOAN%	RATE	LOAN%
A+	730+	2.75%	100%	4.50%	110%
A+	700+	3.15%	100%	5.00%	110%
B	650-699	4.40%	90%	5.65%	100%
C	600-649	6.40%	80%	8.40%	100%
D	550*-599*	8.40%	70%	11.40%	100%
E	549* & lower	10.40%	70%	13.40%	100%

*** 550-599 Must have a co-signor that has a beacon score above**

*** 549 & ↓ Must have a co-signor that has a beacon score above 700**

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

VEHICLE/ MOTORCYCLE/WATERCRAFT/ATV	
New Vehicles	72 mo
2017-2020	60 mo
2014-2016	48 mo
2011-2013	36 mo
2010- OLDER	24 mo

*** See other side for other consumer loan pricing**

650.

0.



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

CONSUMER RATES
EFFECTIVE: DECEMBER 01, 2021

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% 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 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

Relationship Pricing Discounts	
0.15	Auto Payment Set up
0.15	Direct Deposit
0.15	Frequent Debit Card User
0.15	Referral New Membership

INITIALS _____

*** See other side for other consumer loan pricing**