

ALTRA LOAN RATES & PROCEDURES FOR INDIRECT RV, BOAT, AND ATV

Rates Effective 4-1-24

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BOAT LOANS (Best Rate and CC discounts apply, no balloons)											
Credit Score		A 715 +		B 680 - 714		C 650 - 679		D 620 - 649		E <=619	
Model Year	Max Term	<=105%	> 105%	<=105%	> 105%	<=100%	>100%	<=100%	>100%	<=100%	>100%
2023 & Newer	72	7.99	8.99	8.99	9.99	10.99	12.99	13.99	15.99	16.99	18.00
	2020-2022	72	8.99	9.99	9.99	10.99	11.99	13.99	14.99	16.99	17.99
	2014-2019	72	9.99	10.99	10.99	11.99	12.99	14.99	15.99	17.99	18.00
	2013 & Older	72	10.99	11.99	11.99	12.99	13.99	15.99	16.99	18.00	18.00
2023 & Newer	120	8.99	9.99	9.99	10.99	11.99	13.99	14.99	16.99	17.99	18.00
	2020-2022	120	9.99	10.99	10.99	11.99	12.99	14.99	15.99	17.99	18.00
	2014-2019	120	10.99	11.99	11.99	12.99	13.99	15.99	16.99	18.00	18.00
	2013 & Older	120	11.99	12.99	12.99	13.99	14.99	16.99	17.99	18.00	18.00
2023 & Newer	180	9.99	10.99	10.99	11.99	12.99	14.99	15.99	17.99	18.00	18.00
	2020-2022	180	10.99	11.99	11.99	12.99	13.99	15.99	16.99	18.00	18.00
	2014-2019	180	11.99	12.99	12.99	13.99	14.99	16.99	17.99	18.00	18.00
	2013 & Older	180	12.99	13.99	13.99	14.99	15.99	17.99	18.00	18.00	18.00

Minimum loan amount to consider a term greater than 120 months is \$30,000.

ATV, UTV, PERSONAL WATERCRAFT, SNOWMOBILE & OFF ROAD BIKE LOANS (Best Rate and CC discounts apply)											
Credit Score		A 715 +		B 680 - 714		C 650 - 679		D 620 - 649		E <=619	
Model Year	Max Term	<=105%	> 105%	<=105%	> 105%	<=100%	>100%	<=100%	>100%	<=100%	>100%
2023 & Newer	72	7.99	8.99	8.99	9.99	10.99	12.99	13.99	15.99	16.99	18.00
	2020-2022	60	8.99	9.99	9.99	10.99	11.99	13.99	14.99	16.99	17.99
	2014-2019	48	9.99	10.99	10.99	11.99	13.99	15.99	16.99	18.00	18.00
	2013 & Older	36	11.99	12.99	12.99	13.99	15.99	17.99	18.00	18.00	18.00

RV LOANS (Best Rate and CC discounts apply, no balloons)											
Credit Score		A 715 +		B 680 - 714		C 650 - 679		D 620 - 649		E <=619	
Model Year	Max Term	<=105%	> 105%	<=105%	> 105%	<=100%	>100%	<=100%	>100%	<=100%	>100%
2023 & Newer	72	7.99	8.99	8.99	9.99	10.99	12.99	13.99	15.99	16.99	18.00
	2020-2022	72	8.99	9.99	9.99	10.99	11.99	13.99	14.99	16.99	17.99
	2014-2019	72	9.99	10.99	10.99	11.99	12.99	14.99	15.99	17.99	18.00
	2013 & Older	72	10.99	11.99	11.99	12.99	13.99	15.99	16.99	18.00	18.00
2023 & Newer	120	8.99	9.99	9.99	10.99	11.99	13.99	14.99	16.99	17.99	18.00
	2020-2022	120	9.99	10.99	10.99	11.99	12.99	14.99	15.99	17.99	18.00
	2014-2019	120	10.99	11.99	11.99	12.99	13.99	15.99	16.99	18.00	18.00
	2013 & Older	120	11.99	12.99	12.99	13.99	14.99	16.99	17.99	18.00	18.00
2023 & Newer	180	9.99	10.99	10.99	11.99	12.99	14.99	15.99	17.99	18.00	18.00
	2020-2022	180	10.99	11.99	11.99	12.99	13.99	15.99	16.99	18.00	18.00
	2014-2019	180	11.99	12.99	12.99	13.99	14.99	16.99	17.99	18.00	18.00
	2013 & Older	180	12.99	13.99	13.99	14.99	15.99	17.99	18.00	18.00	18.00

Minimum loan amount to consider a term greater than 120 months is \$30,000.

Best Rate Discount	Credit Card Discount
.25% with checking and direct deposit and e-statements.	.25% with new card approval or for existing cardholders.

Co-Signer Pricing
Use highest score for pricing PLUS 2%

Valuation
New Vehicle Valuation: Cash Selling Price - Discount + Tax, Title, License Used Vehicle Valuation: - JD Power High Retail Value ** LTV for pricing purposes is before product add-on