

## ALTRA LOAN RATES & PROCEDURES FOR ROCHESTER INDIRECT VEHICLES

Rates Effective 4-1-24

*This document is for internal use only*

| ROCHESTER INDIRECT VEHICLE & CYCLE LOANS (Best Rate and CC discounts apply) |      |         |        |             |        |             |       |             |       |         |       |
|---|------|---------|--------|-------------|--------|-------------|-------|-------------|-------|---------|-------|
| Credit Score  |      | A 715 + |        | B 680 - 714 |        | C 650 - 679 |       | D 620 - 649 |       | E <=619 |       |
| Model Year  | Term | <=105%  | > 105% | <=105%      | > 105% | <=100%      | >100% | <=100%      | >100% | <=100%  | >100% |
| 2023 & Newer  | 84   | 7.49    | 8.49   | 8.49        | 9.49   | 10.49       | 12.49 | 12.49       | 14.49 | 15.49   | 17.49 |
|   | 72   | 6.49    | 7.49   | 7.49        | 8.49   | 9.49        | 11.49 | 11.49       | 13.49 | 14.49   | 16.49 |
| 2020 - 2022   | 84   | 7.99    | 8.99   | 8.99        | 9.99   | 10.99       | 12.99 | 12.99       | 14.99 | 15.99   | 17.99 |
|   | 72   | 6.99    | 7.99   | 7.99        | 8.99   | 9.99        | 11.99 | 11.99       | 13.99 | 14.99   | 16.99 |
| 2018 - 2019   | 72   | 8.49    | 9.49   | 9.49        | 10.49  | 11.49       | 13.49 | 13.49       | 15.49 | 16.49   | 18.00 |
|   | 60   | 7.49    | 8.49   | 8.49        | 9.49   | 10.49       | 12.49 | 12.49       | 14.49 | 15.49   | 17.49 |
| 2017 & Older  | 60   | 8.99    | 9.99   | 9.99        | 10.99  |             |       |             |       |         |       |
|   | 48   | 7.99    | 8.99   | 8.99        | 9.99   | 10.99       | 12.99 | 12.99       | 14.99 | 15.99   | 17.99 |

Minimum \$100/mo loan payment. For term exceptions on 2014 or older autos and cycles, consult with a loan officer.

Term extensions of 12 months are already applied to the top row for each model year above. Cannot extend term longer for product.

Interest rates, discounts and price adjustments do NOT apply to loans approved under the REV UP Program

| First Time Auto Buyer Rate Discounts   |             |             |
|--|-------------|-------------|
| Eligible for 0.50% rate reduction and applicable discounts down to the as-low-as qualifying rate. Rate cannot go below minimum rates listed below. |             |             |
| <b>Minimum Rates:</b>  |             |             |
| <b>Model Year</b>  | <b>Term</b> | <b>Rate</b> |
| 2023 & Newer   | 84          | 6.49        |
| 2023 & Newer   | 72          | 5.99        |
| 2020 - 2022  | 72          | 5.99        |
| 2018 - 2019  | 60          | 6.49        |
| 2017 & Older   | 48          | 6.99        |

Earned rate less applicable discounts  
Includes street legal motorcycles  
**Multiple Buyers** - use score of 1st time auto buyer less discounts OR cosigner pricing, whichever is better.

| Co-Signer Pricing                               |
|---|
| Use highest score for pricing<br><b>PLUS 2%</b> |

| Term Exception                           |
|--|
| Add 1% for terms exceeding policy limits |

|   |
|---|
| <b>No branded titles, with the exception of<br/><u>Manufactured Buyback titles!</u></b> |
|---|

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

| Valuation  |
|--|
| <b>New Vehicle Valuation</b> - Cash Selling Price - Discount + Tax, Title, License |
| <b>Used Vehicle Valuation</b> - JD Power Average Retail Value                      |
| ** LTV for pricing purposes is before product add-on                               |