

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

Rates Effective 4-1-24

This document is for internal use only

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	7.49	8.49	8.49	9.49	10.49	12.49	13.49	15.49	16.49	18.00
2020-2022	72	8.49	9.49	9.49	10.49	11.49	13.49	14.49	16.49	17.49	18.00
2014-2019	72	9.49	10.49	10.49	11.49	12.49	14.49	15.49	17.49	18.00	18.00
2013 & Older	72	10.49	11.49	11.49	12.49	13.49	15.49	16.49	18.00	18.00	18.00
2023 & Newer	120	8.49	9.49	9.49	10.49	11.49	13.49	14.49	16.49	17.49	18.00
2020-2022	120	9.49	10.49	10.49	11.49	12.49	14.49	15.49	17.49	18.00	18.00
2014-2019	120	10.49	11.49	11.49	12.49	13.49	15.49	16.49	18.00	18.00	18.00
2013 & Older	120	11.49	12.49	12.49	13.49	14.49	16.49	17.49	18.00	18.00	18.00
2023 & Newer	180	9.49	10.49	10.49	11.49	12.49	14.49	15.49	17.49	18.00	18.00
2020-2022	180	10.49	11.49	11.49	12.49	13.49	15.49	16.49	18.00	18.00	18.00
2014-2019	180	11.49	12.49	12.49	13.49	14.49	16.49	17.49	18.00	18.00	18.00
2013 & Older	180	12.49	13.49	13.49	14.49	15.49	17.49	18.00	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	7.49	8.49	8.49	9.49	10.49	12.49	13.49	15.49	16.49	18.00
2020-2022	60	8.49	9.49	9.49	10.49	11.49	13.49	14.49	16.49	17.49	18.00
2014-2019	48	9.49	10.49	10.49	11.49	13.49	15.49	16.49	18.00	18.00	18.00
2013 & Older	36	11.49	12.49	12.49	13.49	15.49	17.49	18.00	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	7.49	8.49	8.49	9.49	10.49	12.49	13.49	15.49	16.49	18.00
2020-2022	72	8.49	9.49	9.49	10.49	11.49	13.49	14.49	16.49	17.49	18.00
2014-2019	72	9.49	10.49	10.49	11.49	12.49	14.49	15.49	17.49	18.00	18.00
2013 & Older	72	10.49	11.49	11.49	12.49	13.49	15.49	16.49	18.00	18.00	18.00
2023 & Newer	120	8.49	9.49	9.49	10.49	11.49	13.49	14.49	16.49	17.49	18.00
2020-2022	120	9.49	10.49	10.49	11.49	12.49	14.49	15.49	17.49	18.00	18.00
2014-2019	120	10.49	11.49	11.49	12.49	13.49	15.49	16.49	18.00	18.00	18.00
2013 & Older	120	11.49	12.49	12.49	13.49	14.49	16.49	17.49	18.00	18.00	18.00
2023 & Newer	180	9.49	10.49	10.49	11.49	12.49	14.49	15.49	17.49	18.00	18.00
2020-2022	180	10.49	11.49	11.49	12.49	13.49	15.49	16.49	18.00	18.00	18.00
2014-2019	180	11.49	12.49	12.49	13.49	14.49	16.49	17.49	18.00	18.00	18.00
2013 & Older	180	12.49	13.49	13.49	14.49	15.49	17.49	18.00	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