

# Home Improvement Financing Plans

## UCC Secured Term Loans w/ No Payments for 180 Days

Term	Plan #	Interest Rate	Dealer Fee	Payment Factor	Min - Max
120 Months	3590	8.99%	0.00%	1.32%	\$7,500 - \$100,000
180 Months	3690	8.99%	0.00%	1.06%	\$10,000 - \$100,000
240 Months	3790	8.99%	0.00%	0.94%	\$12,500 - \$100,000

Interest accrues during no payment period.

## UCC Secured Term Loans w/ No Payments for 45 Days

Term	Plan #	Interest Rate	Dealer Fee	Payment Factor	Min - Max
120 Months	3591	8.99%	0.00%	1.28%	\$7,500 - \$100,000
180 Months	3691	8.99%	0.00%	1.03%	\$10,000 - \$100,000
240 Months	3791	8.99%	0.00%	0.91%	\$12,500 - \$100,000

Interest accrues during no payment period.

- Effective Date: 07/28/2025
- For approved dealers only.
- Rates are subject to change.
- All payment factors are estimates.
- Approvals & dealer fees are valid for 180 days.
- All dealer fees and membership fees will be debited from loan proceeds.
- If funds have been paid out prior to cancellation, the dealer will be charged a \$450 fee for canceled loans.
- Federally insured by NCUA.

1 - All UCC Secured loans are subject to a \$475 processing fee that will be financed over the life of the loan.

2 - For milestone payments, interest will begin to accrue on the outstanding balance on the date the loan is funded or the date of the draw, whichever comes first.

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## Unsecured Term Loans w/ No Payments for 180 Days

Term	Plan #	Interest Rate	Dealer Fee	Payment Factor	Min - Max
60 Months	1495	9.99%	0.00%	2.21%	\$2,500 - \$30,000
84 Months	1895	9.99%	0.00%	1.73%	\$5,000 - \$30,000

Interest accrues during no payment period.

## Same as Cash - With Payments

Term	Plan #	Interest Rate	Dealer Fee	Payment Factor	Min - Max
12 Months	2074	14.99%	6.50%	1.75%	\$2,500 - \$30,000
18 Months	2174	14.99%	9.00%	1.75%	\$2,500 - \$30,000
24 Months	2274	14.99%	12.00%	1.75%	\$2,500 - \$30,000
36 Months	2374	14.99%	16.00%	1.75%	\$2,500 - \$30,000

1- Interest accrues during the promotional period, but all interest is waived if the loan is paid in full before the end of the promotional period.

2- Payment factor is based on the original balance.

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- Rates are subject to change.
- Approvals & dealer fees are valid for 180 days.
- All payment factors are estimates.
- All dealer fees and membership fees will be debited from loan proceeds.
- Federally insured by NCUA.

