

FOR APPROVED DEALER USE ONLY – EFFECTIVE DATE: APRIL 1, 2021

Deferred Interest No Payments with Special Reduced APR Plans

Terms	APR*	Payment Factor	Term (Months)	Dealer Fee
12 Months**	9.99%	1.78%	84	7.00%
18 Months**	9.99%	1.84%	84	10.99%

Fixed Rate APR (Standard Installment Loan)*

Description	APR	Payment Factor	Term (Months)	Dealer Fee
9.99% APR				
5 Year Reduced Rate 9.99%	9.99%	2.22%	60	1.99%
7 Year Reduced Rate 9.99%	9.99%	1.72%	84	1.99%
10 Year Reduced Rate 9.99%	9.99%	1.36%	120	1.99%
6.99% APR				
5 Year Reduced Rate 6.99%	6.99%	2.06%	60	4.99%
7 Year Reduced Rate 6.99%	6.99%	1.56%	84	5.99%
10 Year Reduced Rate 6.99%	6.99%	1.19%	120	7.99%
4.99% APR				
5 Year Reduced Rate 4.99%	4.99%	1.96%	60	9.99%
7 Year Reduced Rate 4.99%	4.99%	1.45%	84	10.99%
10 Year Reduced Rate 4.99%	4.99%	1.08%	120	13.49%

No Interest and No Payments Same-as-Cash**

Description	Dealer Fee
6 Month No Interest & No Payments	4.75%
12 Month No Interest & No Payments	5.99%
18 Month No Interest & No Payments	10.99%

No Interest with Equal Monthly Payments

Description	Payment Factor	Dealer Fee
36 months - 0% APR	2.78%	14.75%
48 months - 0% APR	2.08%	15.75%
60 months - 0% APR	1.67%	16.40%

Rates and fees subject to change. Available for select EGIA Contractors only

*Annual Percentage Rate (APR) includes a 0.25% interest rate reduction for borrowers who sign up for automatic payments. Rate will increase if borrower changes payment method. **No interest or monthly payments are due during the promotional period. If the loan is not paid off in full by the end of the promotional period, interest from the promotional period becomes due and is paid over the remaining 7-year term in 84 installment payments. Default APR is 24.99%