

**Boat Rates - Effective January 16, 2026**

<b>New</b>	<b>2025 (through March 31, 2026) and 2026 Model Years</b>	<b>Used</b>	<b>2017 and newer or a value greater than \$10k</b>
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	Up to 96 months		97 to 144 months		145 to 180 months	
<b>Experian 8.0</b>	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>
<b>760 +</b>	6.49%	6.49%	6.74%	6.74%	6.99%	6.99%
<b>720 – 759</b>	6.74%	6.74%	6.99%	6.99%	7.24%	7.24%
<b>700 – 719</b>	7.49%	7.49%	7.74%	7.74%	7.99%	7.99%
<b>680 – 699</b>	8.24%	8.24%	8.49%	8.49%	8.74%	8.74%
<b>640 – 679</b>	11.99%	12.49%	12.24%	12.74%	12.49%	12.99%
<b>600 – 639</b>	14.24%	14.49%	15.24%	15.49%	15.49%	15.99%
<b>&lt; 599</b>	17.49%	18.49%	17.49%	18.49%	18.49%	19.49%

**Tiers 1 - 4** approved amount must include TT&L may add aftermarket products that are cancellable funds (warranty, GAP etc...)

Booking values based on MSRP (**new and current model year minus one ONLY until April 1<sup>st</sup> then current model year only**) or High NADA Retail (with adds).

Available Terms		Max Front End LTV	
> \$2500	36 months	<b>Tiers 1&amp;2</b>	100 + cancellable funds
> \$4000	48 months	<b>Tier 3</b>	90% + cancellable funds
> \$8000	60 months	<b>Tier 4</b>	80% + cancellable funds
> \$10,000	96 months	<b>Tier 5</b>	70% OTD including ALL cancellable funds
> \$12,000	120 months	<b>Tiers 6 &amp; 7</b>	60% LTV OTD including all cancellable funds
> \$16,000	144 months	<b>OTD = OUT THE DOOR</b>	
> \$20,000	180 months		

**Terms exceeding 96 months, use 144 month rate. Terms exceeding 144 months use 180 month rate.**

Maximum loan amount of \$250K, for loans over \$100K please see program guidelines for specifics. **Financed amounts over \$75,000.00 require a complete asset listing with loan submission AND 10% down by trade equity or cash. Amounts financed exceeding \$100K are subject to lower LTVs.**

- Minimum amount to finance is \$5,000
- Warranty CAP is 10% of value, for high end warranties or for an exception please contact CU. GAP MAX \$1500
- A \$20 membership fee will be short funded from loan proceeds for all non HZCU members

- Boats and RVs intended to be used as a primary residence are ineligible for financing
- 2 references are required, and CU reserves the right to request proof of income on all tiers as well as proof of invoice value.
- Verification of FACTA compliance required for each borrower prior to funding
- No FICO use 600-639 range (Tier 6)
- Co-signed applications do not qualify for auto approval

Loan terms may vary based on the overall creditworthiness of the borrower, age of collateral and LTV. Rate is based on the highest of the beacon for pricing however co-signers are allowed only for lack of credit history not derogatory credit history. All credit approvals are subject to final underwriting approval by Horizon Credit Union. Approvals are valid for 30 days.

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