



Auto Rates - Effective January 1, 2026

		New 2026 and 2025 Used 2017 and newer (or value \$10k+)	Used 2016 and older with value less than \$10k			
FICO 8.0	LTV	78 mo	79 – 84 mo	78 mo	79 – 84 mo	
760 +	120%++	5.49%	5.99%	11.90%	12.40%	
720 – 759	120%++	5.74%	6.24%	12.90%	13.40%	
700 – 719	115%++	6.24%	6.74%	13.90%	14.40%	
680 – 699	115%++	7.74%	8.24%	14.90%	15.40%	
640 – 679	100%++	8.74%	N/A	16.90%	N/A	
600 – 639	90% OTD	13.24%	N/A	17.90%	N/A	
< 599	80% OTD	17.49%	N/A	18.90%	N/A	
Notes	Approved front end amount must include TT&L for tiers 1-5 Co-signer applications add 1.00% to rate Vehicles with mileage greater than 100K add .25% to above rate Will accept Experian FICO or Equifax Auto Enhanced only No FICO use 600-639 tier for pricing Rate is based on the highest FICO for pricing Gap max \$1200, Warranty max 25% of vehicle value			Available term by loan amount \$5000-\$7999 48 months \$8000-\$11999 60 months \$12000+ 72 months \$20,000+ 84 months		

FICO 8.0	LTV	96 mo	Min Loan Amount	Model Years	Miles
760 +	110%++	6.99%	\$50,000	2024 and newer	Up to 30k max
720 - 759	110%++	7.24%	\$50,000	2024 and newer	Up to 30K miles
700-719	100%++	7.74%	\$50,000	2024 and newer	Up to 30K miles
Notes	Not accepting alternative or dealer scores for 96-month term, CU must have an internal score of 700+ to qualify Approved front end amount must include TT&L For joint applications both credit scores must be 700 and greater Gap max \$1200 and must cover full 96-month term, Warranty max 25% of vehicle value				

See next page for contact and general information



Underwriting	509.462.0385
Shane Spiese, Underwriting Supervisor	509.755.3062
Ian Miller	509.755.3057
Nancy Groves	208.947.2233
Teresa Layton, Dealer Rep	509.755.2967

Funding	509.462.0386
Lori Hewson, Funding Supervisor	509.755.3064
Ty Bolstad	406.532.2272
Tom Furlano	406.532.2266
Amanda Skogen	509.755.3088
Katie Crampton	208.947.0142

Amber Berger, Manager	509.755.3070
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dealercenter@hzcu.org

General
A \$20 membership fee will be short funded from loan proceeds for non HZCU borrowers
Booking values based on MSRP (new and current model year minus only through March 31 st) or High NADA Retail with adds
Co-signed applications do not qualify for instant approval
Loan terms may vary based on the overall creditworthiness of the borrower, age and mileage of the collateral and LTV.
All credit approvals are subject to final underwriting approval by HZCU
Approvals are valid for 30 days
2 references required on every application/ HZCU reserves the right to request POI on all tiers and credit score.
Non contracted dealers receive a 1% incentive rate.
Min amount to finance \$5k
Ineligible vehicles are classified as straw purchases, salvaged / branded titles, commercial vehicles including cargo vans, cab / chassis, vehicles used for taxi/Uber services and vehicles titled in a business name