

Powersports Rates - Effective January 1, 2026

Model years 2021-2026	2020 and older see below
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Experian 8.0	Rate	LTV	Amount	Term
760 +	8.49%	120%++	\$5000 - \$7999	48 months
720 – 759	8.74%	120%++	\$8000 - \$11999	60 months
700 – 719	8.99%	110%++	\$12000+	72 months
680 – 699	10.99%	100%++		
640 – 679	12.99%	80%++		
600 – 639	15.99%	80% OTD		
< 599	17.99%	80% OTD		

Used 2020 and older

760 +	11.90%	120%++	\$5000 - \$7999	48 months
720 – 759	12.90%	120%++	\$8000 - \$11999	60 months
700 – 719	13.90%	110%++	\$12000+	72 months
680 – 699	14.90%	100%++		
640 – 679	16.90%	80%++		
600 – 639	17.90%	80% OTD		
< 599	18.90%	80% OTD		

Eligible Collateral includes: Motorcycles, ATV, PWC, Snowmobile, Tractor, Horse trailer (w/no living quarters), UTV

- Multiple Collateral term based on financed amount
- \$15,000 max financing amount on tractors, 60 months max term
- Add 1% for all applications with co-signer
- Minimum amount to finance is \$5000
- Co-signed applications do not qualify for auto approval
- Booking values based on MSRP (new) or High NADA Retail w/adds
- GAP cap \$999
- Warranty cost may not exceed 10% of the vehicles value (please contact CU for exceptions)
- NO FICO use 600-639
- Ineligible vehicles are classified as straw purchases, salvaged/branded titles, purchases titled in a business name
- 2 references required on every application/ CU reserves the right to request POI on all tiers
- Verification of FACTA compliance required for each borrower prior to funding
- All approvals are valid for 30 days

Contacts	
Manager	
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Loan terms may vary based on the overall creditworthiness of the borrower, age and mileage of the collateral and LTV. Rate is based on the **highest FICO** for pricing. All credit approvals are subject to final underwriting approval by Horizon Credit Union.