

VEHICLE RATES AND TERMS

Effective September 09, 2010 and subject to change.

PROMOTIONAL OFFERS



Rates as low as
2.99% Fixed APR¹

Terms up to 36 months.

Fixed payment²

Up to 100% financing for those that qualify

Rates as low as
3.49% Fixed APR¹

Terms up to 48 months.

Valid on 2007 or newer model years

¹2.99% Fixed APR and 3.49% Fixed APR valid for qualified borrowers for purchases and/or external refinance. Other rates are available. Subject to credit approval. ²Except when force placed insurance added.

FIXED RATES AND TERMS

NEW / USED VEHICLES 100% FINANCING	Annual Percentage Rate ³	Term
2009 or newer:	3.990% - 13.990% based on creditworthiness.	up to 72 months ⁴
2007 – 2008:	4.990% - 14.990% based on creditworthiness.	
2005 – 2006:	6.500% - 16.500% based on creditworthiness.	
2004 or older:	8.500% - 18.500% based on creditworthiness.	

VARIABLE RATES AND TERMS

NEW / USED VEHICLES 100% FINANCING	Annual Percentage Rate ³	Term
2009 or newer:	3.500% - 13.500% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	up to 72 months ⁴
2007 – 2008:	3.750% - 13.750% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	
2005 – 2006:	4.750% - 14.750% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	
2004 or older:	5.750% - 15.750% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	

Paying Interest: Interest will begin to accrue on the day of the advance.

³Rates and terms shown are for qualified buyers and may vary based on the vehicle, amount financed and credit history.

⁴\$15,000 minimum loan amount for terms 61 to 72 months.

Add 2.00% to prevailing rate for loans exceeding 120% LTV. Not to exceed maximum financing of 130% LTV. Loan-to-value = New: Manufacturer Suggested Retail Price (MSRP) and Used: Retail Kelley Blue Book (RKBB). Maximum financing for Trucks, Vans – V8 or higher SUVs is 100% of MSRP or RKBB. No Salvaged Titles, Branded Titles, Lemon Law Buybacks, Commercial/Business Vehicles, Grey Market Values or True Mileage Unknown will be financed. Minimum monthly payment: \$100.

FEES

Set-up And Maintenance Fees	
Internal Refinance:	\$100 (if applicable)
Tax Reward Set-Up:	\$100 (if applicable)
Penalty Fees	
Late Payment:	\$10 or 6% of your payment, whichever is greater
Returned Payment:	\$20

How we will calculate your balance: The balance used to compute the finance charge is the actual balance in an account each day after payments and credits have been subtracted and advances and other charges have been added. Refer to the Open End Credit Plan for additional information.

Billing rights: Information on your right to dispute transactions and how to exercise those rights is provided in the Open End Credit Plan.

VEHICLE RATES AND TERMS

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FIXED RATES AND TERMS – 80% FINANCING

RECREATIONAL VEHICLES / BOATS	Annual Percentage Rate ¹	Term
\$100,000.00 or more:	14.250% - 24.250% based on creditworthiness.	Up to 180 months ²
\$50,000.00 to \$99,999.99:	14.750% - 24.750% based on creditworthiness.	Up to 84 months ²
\$15,000.00 to \$49,999.99:	15.990% - 25.990% based on creditworthiness.	Up to 72 months
Less than \$15,000.00:	16.250% - 26.250% based on creditworthiness.	Up to 60 months
RECREATIONAL SPORTS VEHICLES	Annual Percentage Rate ³	Term
\$15,000.00 or more:	10.250% - 20.250% based on creditworthiness.	up to 60 months
\$7,500.00 to \$14,999.99:	11.250% - 21.250% based on creditworthiness.	
Less than \$7,500.00:	13.250% - 23.250% based on creditworthiness.	

VARIABLE RATES AND TERMS – 80% FINANCING

RECREATIONAL VEHICLES / BOATS	Annual Percentage Rate ¹	Term
\$100,000.00 or more:	11.990% - 21.990% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	Up to 180 months ²
\$50,000.00 to \$99,999.99:	12.750% - 22.750% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	Up to 84 months ²
\$15,000.00 to \$49,999.99:	13.990% - 23.990% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	Up to 72 months
Less than \$15,000.00:	14.250% - 24.250% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	Up to 60 months
RECREATIONAL SPORTS VEHICLES	Annual Percentage Rate ³	Term
\$15,000.00 or more:	8.500% - 18.500% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	up to 60 months
\$7,500.00 to \$14,999.99:	9.500% - 19.500% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	
Less than \$7,500.00:	11.500% - 21.500% based on creditworthiness. This APR range will vary with the market based on the 26 week U.S. Treasury Bill.	

Paying Interest: Interest will begin to accrue on the day of the advance.

¹Rates and terms shown are for qualified buyers and may vary based on the vehicle, amount financed, term and credit history. Minimum monthly payment: \$150. ²\$50,000 minimum loan amount for terms up to 84 months. \$100,000 minimum loan amount for terms up to 180 months. New RV/Boat: Up to 80% of MSRP. Used RV: Up to 80% of RKBB Value. Used Boat: Up to 80% of Satisfactory Marine Survey (Market Value). ³Rates and terms shown are for qualified buyers and may vary based on the vehicle, amount financed and credit history.

Recreational Sports Vehicles include motorcycles, ATVs and personal watercraft. Maximum term is 60 months. Minimum monthly payment: \$150. New Harley-Davidson®: Up to 100% of MSRP. Used Harley-Davidson: Up to 100% of RKBB Value. 1.25% rate reduction for New/Used Harley-Davidson motorcycles, no more than 10 model years old.

FEES

Set-up And Maintenance Fees	
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Penalty Fees	
Late Payment:	\$10 or 6% of your payment, whichever is greater
Returned Payment:	\$20

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