

Champion Federal Credit Union

Rates Effective February 21, 2023 Rates are subject to change without notice.

Maximum Aggregate 85,000.00 85,000.00 60,000.00 60,000.00 40,000.00

DTI Ratio Requirement	45% 740 + A+	45% 700-739 A	43% 640-699 B	40% 580-639 C	40% 580 or < D
	AUTO LOANS				
2022 - 2023	A+	A	B	C	D
84 months	4.75%	5.00%	5.50%	6.50%	8.75%
72 months	4.50%	4.75%	5.25%	6.25%	8.50%
60 months	4.25%	4.50%	5.00%	6.00%	8.25%
48 months	4.00%	4.25%	4.75%	5.75%	8.00%
2019-2021	A+	A	B	C	D
72 months	5.00%	5.25%	5.75%	6.75%	9.00%
60 months	4.75%	5.00%	5.50%	6.50%	8.75%
48 months	4.50%	4.75%	5.25%	6.25%	8.50%
36 months	4.25%	4.50%	5.00%	6.00%	8.25%
2017-2018	A+	A	B	C	D
60 months	5.75%	6.00%	6.50%	7.50%	9.75%
48 months	5.25%	5.50%	6.00%	7.00%	9.25%
36 months	5.00%	5.25%	5.75%	6.75%	9.00%
2016 - 2011	A+	A	B	C	D
48 months	6.75%	7.00%	7.50%	8.50%	10.75%
36 months	6.25%	6.50%	7.00%	8.00%	10.25%
24 months	6.00%	6.25%	6.75%	7.75%	10.00%

****2010 & below add 1% to the Rate 2015-2006 Rates - 24 Month only****

Refinance of current CU Vehicle Loan will need to add .25% to rate

******* MOTORCYCLE LOANS - .75% above Auto Rate *******

RECREATIONAL LOANS - CAMPERS, BOATS AND ATV'S					
2017-2023	A+	A	B	C	D
84 months	7.75%	8.00%	8.50%	10.00%	12.00%
72 months	7.50%	7.75%	8.25%	9.75%	11.75%
60 months	7.25%	7.50%	8.00%	9.50%	11.50%
48 months	7.00%	7.25%	7.75%	9.25%	11.25%

Add 1% to rate for years 2016 and below / Terms 60 to 84 months unavailable

Signature Loans					
	A+	A	B	C	D
Max Loan Limits	\$10,000.00	\$8,000.00	\$6,000.00	\$4,000.00	\$2,000.00
60 months	10.50%	11.75%	Call	Call	Call
48 months	10.25%	11.50%	16.75%	Call	Call
36 months	10.00%	11.25%	16.50%	18.00%	18.75%
24 months	9.50%	10.75%	16.25%	17.50%	18.50%
12 months	9.25%	10.50%	15.75%	17.00%	18.00%

Share Secure Loans	up to 60 Months all Tiers	3.00%
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No Credit Check Loans - Max Term 10 Months - Max Loan \$1,000.00 Rate 17.99% all Tiers
