

# Champion Federal Credit Union

Rates Effective October 1, 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% 581-639 C	40% 580 or < D
<b>AUTO LOANS</b>					
<b>2022 - 2023</b>	A+	A	B	C	D
84 months	6.25%	6.50%	7.00%	8.00%	10.25%
72 months	6.00%	6.25%	6.75%	7.75%	10.00%
60 months	5.75%	6.00%	6.50%	7.50%	9.75%
48 months	5.50%	5.75%	6.25%	7.25%	9.50%
<b>2019-2021</b>	A+	A	B	C	D
72 months	6.50%	6.75%	7.25%	8.25%	10.50%
60 months	6.25%	6.50%	7.00%	8.00%	10.25%
48 months	6.00%	6.25%	6.75%	7.75%	10.00%
36 months	5.75%	6.00%	6.50%	7.50%	9.75%
<b>2017-2018</b>	A+	A	B	C	D
60 months	7.25%	7.50%	8.00%	9.00%	11.25%
48 months	6.75%	7.00%	7.50%	8.50%	10.75%
36 months	6.50%	6.75%	7.25%	8.25%	10.50%
<b>2016 - 2013</b>	A+	A	B	C	D
48 months	8.25%	8.50%	9.00%	10.00%	12.25%
36 months	7.75%	8.00%	8.50%	9.50%	11.75%
24 months	7.50%	7.75%	8.25%	9.25%	11.50%
<b>**2012 &amp; below add <u>1%</u> to the Rates - 24 Month only**</b>					
<b>*Refinance of current CU Vehicle Loan will need to add <u>.25%</u> to rate*</b>					
<b>***** MOTORCYCLE LOANS - <u>.75%</u> above Auto Rate *****</b>					
<b>RECREATIONAL LOANS - CAMPERS, BOATS AND ATV'S</b>					
<b>2017-2023</b>	A+	A	B	C	D
84 months	9.25%	9.50%	10.00%	11.50%	13.50%
72 months	9.00%	9.25%	9.75%	11.25%	13.25%
60 months	8.75%	9.00%	9.50%	11.00%	13.00%
48 months	8.50%	8.75%	9.25%	10.75%	12.75%
<b>Add 1% to rate for years 2016 and below / Terms 60 to 84 months unavailable</b>					
<b>Signature Loans</b>					
	A+	A	B	C	D
<b>Max Loan Limits</b>	<b>\$10,000.00</b>	<b>\$8,000.00</b>	<b>\$6,000.00</b>	<b>\$4,000.00</b>	<b>\$2,000.00</b>
60 months	12.00%	13.25%	Call	Call	Call
48 months	11.75%	13.00%	Call	Call	Call
36 months	11.50%	12.75%	18.00%	Call	Call
24 months	11.00%	12.25%	17.75%	Call	Call
12 months	10.75%	12.00%	17.25%	Call	Call
<b>Share Secure Loans</b>	<b>up to 60 Months all Tiers</b>			<b>3.50%</b>	