

Indirect Lending Hours

Mon., Thur.: 8:30 a.m. - 7:00 p.m.
 Tues., Wed., Fri.: 8:30 a.m. - 6:00 p.m.
 Sat.: 9:00 a.m. - 3:00 p.m.

517-333-2332 • Fax: 517-664-4864

indirectlendingfax@msufcu.org • Fax Funding: 877-721-3684

Stephanie Minott

VP of Sales and Lending Relations
 Cell: 517-819-8621

3777 West Road
 East Lansing, MI 48823

**Dealer Rate Sheet: Automobile**

MI ELT# LH231691 | Tax ID# 33-0387216

IN ELT# 3813731060001

Dates Valid: 03 / 16 / 2024 - 03 / 31 / 2024

Specials
 Approved rates are honored for up to 14 days from date of approval.
 To participate in fax funding, please contact us for initial set up.

Current members receive **1.00** deduction from rates listed below.

Out of state retail loans available in IN, OH, & IL only.

*** Up to 100% LTV including backends.**

Credit Rating Tiers	Tier 1 720+	Tier 2 719-690	Tier 3 689-660	Tier 4* 659-640	Tier 5* 639-600
Advances as high as	115% LTV	115% LTV	115% LTV	100% LTV	100% LTV
Dealer Participation — e-contracting and fax funding	1.50	1.50	1.25	0	0
Up to 36-month loans	8.44	9.19	9.94	12.44	15.24
37- to 48-month loans	8.64	9.39	10.14	13.04	15.84
49- to 60-month loans 690+ credit score can extend the term to 63 months	8.79	9.49	10.24	13.09	16.39
61- to 72-month loans 690+ credit score can extend the term to 75 months	8.89	9.84	10.59	14.64	17.64
73- to 84-month loans	8.99	9.84	10.89	15.64	17.99

Information	Program Guidelines	Backend Product
<ul style="list-style-type: none"> ▶ Rates are subject to change. Always confer with current rate sheet. ▶ Approved rates are honored for up to 14 days from the date of approval. ▶ Approvals are good for 30 days. • Must become a member of MSU Federal Credit Union or OU Credit Union. • If documentation of membership eligibility is not included in lending packet, dealer is authorizing MSUFUCU/OU Credit Union to select Desk Drawer Fund and short fund \$10.00, plus \$5.00 membership fee. 	<ul style="list-style-type: none"> • LTV advance is based on MSRP and NADA retail value. • Excluded vehicles — Conversion vans and salvage and rebuilt titles. • Maximum mileage — Vehicles with more than 100,000 miles and over five years old will be considered on an individual basis. • Older vehicle loans will be approved on an individual basis. • Excluded loans — No third-party purchases (we do not write loans when the intended driver is not the borrower). • No deferred down payments. • Automatically approved applicants listed as employed who we determine are SELF-EMPLOYED are subject to review and possible rejection. • Dealership employees who are auto-approved are subject to review and possible rejection. 	<ul style="list-style-type: none"> • There are 90-day chargebacks. • No reserve paid for loans under \$5,000 • No commercial loans. Purchaser may apply to MSUFUCU business loan department at 517-333-2424, ext. 4848. • Actual loan term may vary and will be determined based on member's individual credit history and ability to pay. • Experian, VantageScore® 4.0 nonauto-enhanced credit score will be used. • Dealer is responsible for verifying citizenship status and providing necessary documentation. Located in the documents and forms section, in Route One or Dealertrack. • Proof of income required on all Tier 4 and Tier 5 borrowers.
	<ul style="list-style-type: none"> • Warranty — \$5,000 maximum or up to 10% of MSRP or NADA retail value, whichever is greater. • GAP — Maximum cost is \$1,200. A copy of the GAP contract must be included with funding packet. • Total Loss Protection Addendum (TLPA) — Maximum cost is \$799. A copy of the TLPA contract must be included with funding packet. • Acceptable adds (can be added to the approval amount, unless stated otherwise) include dealer handling, taxes, title filing fees, licensing, mechanical breakdown warranty (within limits specified herein), credit life and disability insurance. Agreements must have the option to be canceled at any time. 	<ul style="list-style-type: none"> • Unacceptable adds include identification protection services, and any weekly, biweekly payment plans or ACH products that charge the member a fee or setup cost. MSU Federal Credit Union offers these services at no charge. • ANY ADDS OUTSIDE OF THESE GUIDELINES MUST RECEIVE PRIOR APPROVAL BEFORE FUNDING. IF PRIOR APPROVAL IS NOT RECEIVED, YOUR DEAL MAY NOT BE FUNDED. • If the MSRP/NADA value of the vehicle is \$15,000 or less. The maximum backend/frontend products cannot exceed \$4,000.00 total.

Addendum: This Dealer Rate Sheet provided by MSUFUCU, including all conditions and restrictions stated herein, is an addendum to the existing Master Dealer Lease Purchase Agreement and Installment Sale Contract Purchase Agreement (collectively "Agreement") between MSUFUCU and Dealer (and is likewise an addendum to any existing or successor version of such Agreement), and this Dealer Rate Sheet is incorporated into the Agreement as if fully restated and is enforceable as a bilateral contract covenant for all transactions during the period of validity indicated above.