## VEHICLE RATES AND TERMS Effective July 17, 2025 and subject to change.



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| AUTO LOAN                            |                       |                       |                                    |                                    |  |  |
|--------------------------------------|-----------------------|-----------------------|------------------------------------|------------------------------------|--|--|
| Annual Percentage Rates (As Low As*) |                       |                       |                                    |                                    |  |  |
| Model Year                           | Terms Up To 48 Months | Terms Up To 66 Months | Terms Up To 78 Months <sup>1</sup> | Terms Up To 84 Months <sup>1</sup> |  |  |
| New Auto 2024-2026                   | 5.24%                 | 5.24%                 | 5.74%                              | 7.24%                              |  |  |
| Used Auto 2021-2026                  | 5.49%                 | 5.49%                 | 5.99%                              | 7.54%                              |  |  |
| Used Auto 2020                       | 5.49%                 | 5.49%                 | 5.99%                              | -                                  |  |  |
| Used Auto 2016-2019                  | 5.49%                 | 5.49%                 | -                                  | -                                  |  |  |

New Auto is 2024-2026 model year, not previously registered or regularly used, and under 5,000 miles. Annual Percentage Rates (APRs) shown are for qualified borrowers and reflect loan amounts up to 120% of the retail value. Rate valid for 30 days from the submission date of the original application.

\*Other rates are available and your APR may vary based upon the collateral loan-to-value, amount financed, term, credit history and other factors. Certain other fees and restrictions may apply. 48 monthly payments of \$23.20 per \$1,000 borrowed at 5.24%, 66 monthly payments of \$17.51 per \$1,000 borrowed at 5.24%, 78 monthly payments of \$15.43 per \$1,000 borrowed at 5.24%, 84 monthly payments of \$15.27 per \$1,000 borrowed at 7.24%, fixed APR on New Autos 2024 or newer.

1A minimum \$15,000 loan amount is required for terms greater than 66 months or a minimum \$25,000 loan amount is required for terms greater than 78 months.

| MOTORCYCLE LOAN                      |                       |                       |                                    |                                    |  |  |
|--------------------------------------|-----------------------|-----------------------|------------------------------------|------------------------------------|--|--|
| Annual Percentage Rates (As Low As*) |                       |                       |                                    |                                    |  |  |
| Model Year                           | Terms Up To 48 Months | Terms Up To 66 Months | Terms Up To 78 Months <sup>1</sup> | Terms Up To 84 Months <sup>1</sup> |  |  |
| New Motorcycle<br>2024-2026          | 6.89%                 | 7.39%                 | 8.39%                              | 9.89%                              |  |  |
| Used Motorcycle<br>2016-2026         | 8.89%                 | 9.39%                 | -                                  | -                                  |  |  |

New Motorcycle is 2024-2026 model year, not previously registered or regularly used, and under 5,000 miles. Annual Percentage Rates (APRs) shown are for street-legal motorcycles for qualified borrowers and reflect loan amounts up to 110% of the retail value. Rate valid for 30 days from the submission date of the original application.

\*Other rates are available and your APR may vary based upon the collateral loan-to-value, amount financed, term, credit history, and other factors. The minimum monthly loan payment is \$100. Certain other fees and restrictions may apply. 48 monthly payments of \$23.97 per \$1,000 borrowed at 6.89%, 66 monthly payments of \$18.55 per \$1,000 borrowed at 7.39%, 78 monthly payments of \$16.74 per \$1,000 borrowed at 8.39%, 84 monthly payments of \$16.62 per \$1,000 borrowed at 9.89%, fixed APR on New Motorcycles 2024 or newer. 1A minimum \$15,000 loan amount is required for terms greater than 66 months or a minimum \$25,000 loan amount is required for terms greater than 78 months.

All loans are subject to approval. Auto loan financing available in CA, AZ and NV only. Motorcycle loan purchase financing available in CA only. Certain limitations apply.

