You. Us. unitus® Community Credit Union

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# Recreational Loan Rates Effective 05/13/2026

## New RVs and Boats (2024 or Newer)

| Repayment Period | Loan Amount | ANNUAL PERCENTAGE RATE (APR)[1] Credit Score 740+ | 700-739 | 660-699 | 610-659 | 560-609 | 559 or lower |
|---|---|---|---|---|---|---|---|
| 0 to 84 Months[2] | $500 - $250,000 | 7.24%[3] | 8.24%[3] | 10.74% | 14.24% | 19.24% | 20.24% |
| 85 to 120 Months | $10,000 - $250,000 | 7.74% | 8.74% | 11.24% | 14.74% | 19.74% | 20.74% |
| 121 to 144 Months | $20,000 - $250,000 | 7.99% | 8.99% | 11.49% | 14.99% | 19.99% | 20.99% |
| 145 to 180 Months | $40,000 - $250,000 | 8.49% | 9.49% | 11.99% | 15.49% | 20.49% | 21.49% |
| 181 to 240 Months[4] | $60,000 - $250,000 | 9.74% | 10.74% | N/A | N/A | N/A | N/A |

### Used RVs and Boats (2021 to 2023)

Add 0.50% to 'New' rates; maximum term is 180 months.

### Older RVs and Boats (2020 or Older)

Add 1.50% to 'New' rates; maximum term is 144 months.

## New Powersports (2024 or Newer)

| Repayment Period | Loan Amount | ANNUAL PERCENTAGE RATE (APR)[1] Credit Score 740+ | 700-739 | 660-699 | 610-659 | 560-609 | 559 or lower |
|---|---|---|---|---|---|---|---|
| 0 to 84 Months[2] | $500 - $100,000 | 7.69%[3] | 8.49%[3] | 11.49% | 14.99% | 19.99% | 20.99% |
| 85 to 96 Months | $15,000 - $100,000 | 9.74% | 10.74% | 13.24% | 16.74% | 21.74% | 22.74% |

### Used Powersports (2021 to 2023)

Add 0.50% to 'New' rates; maximum term is 96 months.

### Older Powersports (2020 or Older)

Add 2.00% to 'New' rates; maximum term is 84 months.

### Terms & Conditions

Rates assume Automatic (ACH) Payment and E-Statements. Add 0.25 % for each item not selected.[5]

All loans are subject to maximum loan-to-value (LTV) requirements. The maximum loan amount and repayment period that we may finance varies depending on the vehicle value (LTV); model year; mileage (if applicable); and your credit score. This amount is calculated as a percentage of the "average retail" book value for Used models. We may use MSRP for New models (current model year or newer) or for those with no published book value. Not every borrower qualifies for the maximum LTV, term, or loan amount advertised.[6] Contact your loan processor to discuss the maximum LTV for your vehicle.

**Payment example:** A $10,000 RV or Boat loan with a term of 84 months at 7.24% requires monthly payments of $152.13.
A $10,000 Powersports loan with a term of 84 months at 7.69% requires monthly payments of $154.38.

Acceptable collateral for “New RVs and Boats”: Class A/B/C motorhomes, pop-up/tent trailers, travel trailers, fifth wheels, truck campers, boats (26 feet max), horse trailers, van conversions, & toy haulers.[7] Acceptable collateral for “New Powersports”: Motorcycles/Scooters, Snowmobiles, ATVs, and Personal Watercraft; with or without trailer.[6] Full coverage insurance required on all collateral including trailer, if financed. Max deductibles: $1250 comprehensive, $1250 collision.

Additional information: You must be a Unitus member in good standing or become a member before your loan will fund. You must have a valid US- issued Driver License for road-legal, motorized loans such as motorhomes and motorcycles.

[1] The ANNUAL PERCENTAGE RATE (APR) shown includes only interest and does not contain other costs or fees. All rates are subject to change at any time without notice. Rates are based on your credit history and credit qualifications. All loans are subject to credit approval. Additional restrictions may apply. Contact Unitus for details. All services offered by Unitus Community Credit Union will be subject to applicable laws of the state of Oregon, federal laws and regulations, credit union bylaws as amended, and all other regulations, rules, and practices now and hereafter adopted by Unitus Community Credit Union.

[2] Maximum term is one year for every $1,000 financed, up to 84 months. For loans under $1,000, the maximum term is one month for every $100 financed.

[3] An additional rate discount of 0.50% applies if the amount financed (including any accessories or add-ons) is ≤80% of the 'average retail' book value (or MSRP for current model year vehicles that have never been titled) AND if your credit score is 700 or higher. Rate discount does not apply if LTV >80%, including add-ons.

[4] The 181-to-240-month term is available on "New" (2024 or newer) model years only.

[5] **Published rates include service discounts of 0.25% for Automatic (ACH) Payment and 0.25% for E-Statements. You must opt-in to each service within 90 days of origination to retain the associated service discount(s).** If you receive an initial rate discount but do not opt-in and maintain the service(s) while any portion of the balance remains outstanding, a service termination fee of $250.00 per service (no more than $500.00 total) will be added to the principal balance of your loan. This may extend the maturity date of your loan and must be paid before the Credit Union’s security interest will be released.

[6] Financing of negative trade equity and/or additional services, such as Loan Debt Protection, Guaranteed Asset Protection (GAP) and dealer service or maintenance contracts may be available. You may also finance taxes, registration and title fees, and dealer documentation fees. Contact your Loan Processor for details and limitations once you have chosen a vehicle.

[7] We do not finance boats >26 feet, sailboats, aircraft, utility/cargo trailers, vehicles intended to be used as your primary/year-round residence, mobile homes, park models, business purpose (including food carts and commercial fishing boats), or any other vehicle not specifically listed. We do not finance vehicles with a salvage, branded, or reconstructed title.