

GOODYEAR SAN ANGELO	FEDERAL CREDIT UNION	Effective 04/01/20	Loan rate	CALL FOR Interest rate APR	CURRENT # of Months	RATES. Insured	Title / Lien or a UCC1 needed	Max amount
w.gysafcu.com								
Loan Type		Credit Base	% to loan					
Shares		A-D	100%	4.00%	6 - 120	yes	na	Share ttl
Signature	695+	A	see max	5.25%	6 - 72		na	14,000.00
	609-694	B	"	8.25%	6- 72		na	12,000.00
	550-608	C	"	10.25%	6 - 60		na	8,000.00
	549 down	D	"	15.00%	6 - 60		na	5,000.00
New Vehicles	695+	A	100%	3.10%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	5.25%	6 - 84	"	"	"
	550-608	C	95%	7.50%	6 - 84	"	"	"
	549 down	D	95%	10.00%	6 - 84	"	"	"
Current & prior year that has not been titled. Program vehicles with less than 15,000 miles.								
Used Veh.	695+	A	100%	4.25%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	6.75%	6 - 84	"	"	"
	550-608	C	95%	9.25%	6 - 84	"	"	"
	549 down	D	95%	11.25%	6 - 84	"	"	"
Previously titled vehicles or vehicles we previously made a loan on and it is being refinanced.								
Motorcycle	695+	A	100%	6.00%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	95%	10.25%	6 - 84	"	"	"
	549 down	D	95%	11.50%	6 - 84	"	"	"
ATV & Watercraft	695+	A	100%	7.50%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	90%	10.50%	6 - 84	"	"	"
	549 down	D	90%	11.50%	6 - 84	"	"	"
Motorhome & Travel Trailer	695+	A	100%	7.50%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	95%	11.00%	6 - 84	"	"	"
	549 down	D	95%	13.00%	6 - 84	"	"	"
Equipment	695+	A	100%	7.75%	6 - 78	yes	yes	Bookvalue
Power tool	609 - 694	B	95%	9.25%	6 - 78	"	"	"
Motorized tool	550-608	C	90%	11.25%	6 - 78	"	"	"
	549 down	D	90%	13.25%	6 - 78	"	"	"
Others		A - D		Board set				Market
Short Term	Loans	A-D	100%	18.00%	6	yes	no	
MBL	Loans	A-B only	95%	8.00%	6-120	yes	yes	Market
	All Others			Board set				

Loans over \$50,000.00 or over a 45% debt ratio must have board approval.

Members will be given a "B" credit rating if they don't have a rating.

