



RV LENDING DIVISION

Effective: November 21, 2016

Amount Financed	Buy Rate	1%	2%	3%	4%	5%	6%	Max Term	% Down
\$200,000 and over	Contact Bank for Pricing & Advance (requires 2 yrs 1040 & PFS for consideration)							240	20%
150,000 - 199,999	3.49%	3.74%	3.99%	4.24%	N/A	N/A	N/A	240	20%
100,000 - 149,999	3.49%	3.74%	3.99%	4.24%	4.49%	N/A	N/A	240	15%
75,000 - 99,999	3.49%	3.74%	3.99%	4.24%	4.49%	4.74%	4.99%	240	10%
25,000 - 74,999	3.49%	3.74%	3.99%	4.24%	4.49%	4.74%	4.99%	180	10%
15,000 - 24,999	3.99%	4.24%	4.49%	4.74%	4.99%	5.24%	5.49%	144	10%
10,000 - 14,999	4.24%	4.49%	4.74%	4.99%	5.24%	5.49%	5.74%	120	10%
9,999 and under	7.24%	7.49%	7.74%	7.99%	8.24%	8.49%	8.74%	84	10%

Maximum Term on Class B units is 120 months

Trans Union Score	
A Tier	740+
B Tier	720 - 739
C Tier	700 - 719
D Tier	680 - 699
E Tier	660 - 679

Buy Rate on A Tier Customers. Units New - 2013	
Add 1.00% to A Tier Rates	
Add 1.50% to A Tier Rates	
Add 2.50% to A Tier Rates	
Add 4.50% to A Tier Rates	15% Minimum Down, 2% Maximum Reserve

Earn an additional
.50% Reserve for
advances below 90%
(loans over \$25,000)

Advance Guidelines (Includes TT&L)

New - 2013 units \$150,000 - \$199,999	115% of Invoice or Base Wholesale NADA
New - 2013 units \$149,999 and under	125% of Invoice or Base Wholesale NADA
2009 - 2012 units. Rate Bump of 1.75%	105% of Base Wholesale NADA
2008 - 2006 units. Rate Bump of 2.50%	
2005 - older units. Rate Bump of 3.00%	

Maximum Back End (without prior approval)

A & B Tier - 15% of the Amount Financed with a cap of \$7,500	Unable to finance Credit Life & A/H Insurance.
C, D & E Tier - 10% of the Amount Financed with a cap of \$5,000	

Additional Considerations

Dealer reserves paid 100% up front, maximum of \$10,000 per deal.
Reserves subject to repayment if paid off within 180 days or repossessed within 12 months.
No reserves paid on contracts of 60 months or less.
Date of approval determines the rate, rate commitments good for 60 days.
Minimum payment of \$100.00 required.
All units must be listed with NADA, a bookout is required on used units.
New 2015 and older units will be treated as "used".
Manufacturer discounts allowed, actual up to \$3,000.00 maximum.
Rebates do not apply toward the minimum down payment requirement.
No applications accepted for New York, New Jersey, Alaska, Hawaii or California residents.
Financing not available for: Slide-on Campers, Cargo Haulers, Park Models, Horse Trailers, Full Time RVers, Hurricane units, Flood damaged, or Salvage units. No "Buy For" or Multiple Unit Financing.

Contact & Contract Information

Lienholder & Loss Payee Info	Overnight Address - Funding	Mailing Address	Ph: 800-499-9718 Ph: 270-442-9718 Fax: 877-873-8507 Fax: 270-575-1020
Banterra Bank P.O. Box 310 Marion, IL 62959	Banterra Bank 3151 Parisa Drive Paducah, KY 42003	Banterra Bank P.O. Box 7746 Paducah, KY 42002	

John Gill	RV & Marine Lending Manager	ext. 3501	cell 618-638-7088	jwgill@banterra.com
Dale York	RV & Marine Lending Officer	ext. 3020	cell 618-841-3380	jdYork@banterra.com
Jason Knight	RV & Marine Lending Officer	ext. 3502	cell 618-638-7087	icknight@banterra.com
Justin Conkle	RV & Marine Lending Officer	ext. 3509	cell 618-969-2190	jwconkle@banterra.com
Trish Jones	Lending Support Manager	ext. 3510		tejones@banterra.com
Kelley Bonee	Funding	ext. 3505		kjbonee@banterra.com
Marie Zagala-Hill	Funding	ext. 3511		mjzagala-hill@banterra.com
Barclay Hartman	Funding	ext. 3508		behartman@banterra.com



RV Advantage Program

Effective: November 21, 2016

DEALER IS PAID AN ADDITIONAL 1% DEALER PARTICIPATION

Dealer Name _____ Dealer # _____ Date _____

Customer(s) Name _____

Finance Amount	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 - \$125,000
Trans Union Credit Score (minimum)	740	740	740	740
Time in the Bureau (minimum)	5 Years	5 Years	7 Years	10 Years
Number of Trades (minimum)	5	5	7	10
Previous Installment Credit (minimum)	\$8,000	\$15,000	\$25,000	\$50,000
Payment to Gross Income (maximum)	15%	15%	15%	15%
Debt to Income (maximum)	40%	40%	40%	40%
Gross Monthly Income (minimum)	\$3,000	\$4,000	\$5,000	\$6,000
Loan To Value (maximum) Includes TT&L	125%	125%	120%	115%
Down Payment - Cash/Trade (minimum)	5%	5%	5%	10%
Open Revolving Debt (maximum) Excludes Home Equity	\$20,000	\$20,000	\$20,000	\$20,000

Advantage program is subject to the rate sheet in effect as of the date of the contract.

Additional Requirements

→	Eligible collateral - New to 2013 year models. Maximum mileage 50,000 miles on gas units.
→	For multiple applicants, co-applicant must score 700 or above and meet qualifications of applicant.
→	For multiple applicants, they must have prior joint credit history.
→	Financing not available for applicants with existing RV loans unless current unit is being traded.
→	Identifiable continuous source of income (i.e., Wages, Social Security, Pensions, etc.)
→	Must have physical residential address - Financing not available for full time users.
→	No previously denied application, loans for business, trusts or commercial use.
→	Applicants or co-applicants with bankruptcy, repossessions, foreclosures, charge offs, settlement accounts, fraud alerts, disputed accounts, disputed consumer statements, unpaid judgments, unpaid collections, unpaid or unreleased tax liens or accounts managed by consumer credit counseling do not qualify.
→	No current delinquencies and no delinquency notices in the last 12 months for applicants or co-applicants.
→	Maximum backend limited to lesser of 15% of amount financed or \$7,500.00
→	Advantage Sheet must be included on top of standard contract documentation package.
→	If a trade is involved with a payoff, the trade must show up on the TransUnion Bureau.
→	Credit reports must be dated 30 days or less from the date Banterra receives the loan package. Dealership must use TransUnion credit reports. No merged bureaus.
→	Bonus coupon offers can NOT be used with the Advantage program.
*	New Advance = Net invoice + discount (actual up to \$3,000.00 maximum) x's Advance Rate
*	Used Advance = Base NADA wholesale x's Advance Rate



MARINE LENDING DIVISION

Effective: November 21, 2016

Amount Financed	Buy Rate	1%	2%	3%	4%	5%	6%	Max Term	% Down
\$200,000 and over	Contact Bank for Pricing & Advance (requires 2 yrs 1040 & PFS for consideration)							240	20%
150,000 - 199,999	3.74%	3.99%	4.24%	4.49%	N/A	N/A	N/A	240	20%
100,000 - 149,999	3.74%	3.99%	4.24%	4.49%	4.74%	N/A	N/A	240	15%
75,000 - 99,999	3.74%	3.99%	4.24%	4.49%	4.74%	4.99%	5.24%	240	10%
25,000 - 74,999	3.74%	3.99%	4.24%	4.49%	4.74%	4.99%	5.24%	180	10%
15,000 - 24,999	3.99%	4.24%	4.49%	4.74%	4.99%	5.24%	5.49%	144	10%
10,000 - 14,999	4.24%	4.49%	4.74%	4.99%	5.24%	5.49%	5.74%	120	10%
9,999 and under	7.24%	7.49%	7.74%	7.99%	8.24%	8.49%	8.74%	84	10%

Trans Union Score		Buy Rate on A Tier Customers. Units New - 2013
A Tier	740+	
B Tier	720 - 739	Add 1.00% to A Tier Rates
C Tier	700 - 719	Add 1.50% to A Tier Rates
D Tier	680 - 699	Add 2.50% to A Tier Rates
E Tier	660 - 679	Add 4.50% to A Tier Rates 15% Minimum Down, 2% Maximum Reserve

Earn an additional
.50% Reserve for
advances below 90%
(loans over \$25,000)

Advance Guidelines (Includes TT&L)

New - 2013 units \$100,000 - \$199,999	110% of Invoice or Base Wholesale NADA
New - 2013 units \$99,999 and under	120% of Invoice or Base Wholesale NADA
2009 - 2012 units. Rate Bump of 1.75%	105% of Base Wholesale NADA
2008 - 2006 units. Rate Bump of 2.50%	
2005 - older units. Rate Bump of 3.00%	

Maximum Back End (without prior approval)

A & B Tier - 15% of the Amount Financed with a cap of \$7,500	Unable to finance Credit Life & A/H Insurance.
C, D & E Tier - 10% of the Amount Financed with a cap of \$5,000	

Additional Considerations

Dealer reserves paid 100% up front, maximum of \$10,000 per deal.
Reserves subject to repayment if paid off within 180 days or repossessed within 12 months.
No reserves paid on contracts of 60 months or less.
Date of approval determines the rate, rate commitments good for 60 days.
Minimum monthly payment of \$100.00 required.
All units must be listed with NADA, a bookout is required on used units.
New 2015 and older units will be treated as "used".
Manufacturer discounts allowed, actual up to \$3,000.00 maximum.
Rebates do not apply toward the minimum down payment requirement.
No applications accepted for New York, New Jersey, Alaska, Hawaii or California residents.
Financing not available for: boats not rigged and/or rigged per industry norms, Personal Watercraft, House Boats, High Performance Boats, or Boats with 3 or more engines. No "Buy For" or Multiple Unit Financing.
Marine accessories or boat motors cannot be financed independently.
When required, US Coast Guard documentation must be completed by an approved Documentary Service Company.
Consignment & used units >= \$125,000 and over two model years old, and used units >= \$50,000 and over five years old must have a collateral inspection prior to funding. Used units >\$100,000 and over 5 years old must have a survey.

Contact & Contract Information

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Marie Zagala-Hill	Funding	ext. 3511		mjzagala-hill@banterra.com
Barclay Hartman	Funding	ext. 3508		behartman@banterra.com



Marine Advantage Program

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Customer(s) Name _____

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Open Revolving Debt (maximum) Excludes Home Equity	\$20,000	\$20,000	\$20,000	\$20,000

Advantage program is subject to the rate sheet in effect as of the date of the contract.

Additional Requirements

→	Eligible collateral - New to 2013 year models.
→	For multiple applicants, co-applicant must score 700 or above and meet qualifications of applicant.
→	For multiple applicants, they must have prior joint credit history.
→	Financing not available for applicants with existing marine loans unless current unit is being traded.
→	Identifiable continuous source of income (i.e., Wages, Social Security, Pensions, etc.)
→	Must have physical residential address - Financing not available for full time users.
→	No previously denied application, loans for business, trusts or commercial use.
→	Applicants or co-applicants with bankruptcy, repossessions, foreclosures, charge offs, settlement accounts, fraud alerts, disputed accounts, disputed consumer statements, unpaid judgments, unpaid collections, unpaid or unreleased tax liens or accounts managed by consumer credit counseling do not qualify.
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