



Georgia's Own Credit Union
 1155 Peachtree Street, Suite 400
 P.O. Box 105205
 Atlanta, GA 30348

**Indirect RV Dealer Rates - New & Used
 2016-2008**

Finance Amount	Credit Score		effective 5/1/16	
	Term	Tier 1 +740	Tier 2 +700	Tier 3 +675
\$150,000 - \$250,000	180 months	4.49%	5.49%	N/A
\$100,000 - \$149,999	180 months	4.75%	5.75%	N/A
\$35,000 - \$99,999	180 months	4.99%	5.99%	8.25%
\$25,000 - \$34,999	144 months	5.25%	6.25%	8.75%
\$35,000 & Above	120 months	4.25%	5.25%	7.25%
\$15,000 - \$24,999	120 months	5.75%	6.75%	9.25%
\$10,000 - \$14,999	96 months	5.75%	6.75%	9.25%

**** Minimum Loan is \$10,000**

****120 Month Rate Special only applies on RV's 2011 or Newer**

**** Advances Include TT&L and Dealer/State fees -- Approved Backend products may be added**

Units 2008-2010
Applicants must be 720+ FICO
Add .75% to above rates
Maximum term is 120 months

Participation

- **Dealer will be paid 5% of the total amount financed. Maximum participation paid = \$7,500.**
- Dealer participation is paid 100% up front. All contract payoffs or defaults within the first 6 payments are subject to 100% chargeback.

Advance Guidelines

- New – Maximum advance up to 120% of net invoice, manufacturer discounts up to 15% of net invoice may be added back (not to exceed \$7,500).
- Used- Maximum advance up to 120% based on NADA Trade-In. No additional allowance for option.
- Backend Products – Includes Credit Insurance, Gap, & Service Contracts. Total advance for all backend products is the greater of \$3500 or 15% of the net invoice or NADA trade-in, not to exceed \$7500. Add-ons must be cancelable & include Georgia's Own Credit Union as lien holder where applicable.

Down Payment Guidelines

- Vary between 10%-20% based on Credit Tier and Advance. Rebates do not apply towards the minimum down payment requirement.

Program Guidelines

- Eligible Units – Motorhomes, Travel & 5th Wheel Trailers, Folding Camper Trailers. Must be in current NADA to qualify.
- Maximum allowable mileage for used is 70,000 miles.
- Delay the first payment up to 60 days (interest accrues).
- Loan approvals are good for 30 days, 60 days on ordered units.
- No due dates after the 25th of the month.
- Final pricing, terms, and advance are subject to approval.
- All Approvals subject to verification of information at time of funding.
- Member's must reside and title in borrower's state of residence.
- **Units used as a dwelling are NOT eligible for Georgia's Own programs.**
- **Additional exclusion include Branded titles, Rebuilt, Salvage units, Park Trailer & Park Model Trailers, Slide-On Campers, & Horse Trailers.**

Hours

Monday-Friday 8:30am-5:30pm EST
 Saturday 9:00am – 1:00pm EST

Contact Information

Indirect Lending: (404) 870-1921
 Fax Number: (404) 870-7667
 Email address:
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