

**New Autos**

**100% LTV Financing**

Repayment Term	Minimum Loan Amount	Annual Percentage Rate <sup>1</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	5.49%	5.74%	7.99%	10.99%	15.99%
48 Months		5.74%	5.99%	8.24%	11.24%	16.24%
63 Months		6.24%	6.49%	8.74%	11.74%	16.74%
75 Months	\$15,001	6.49%	6.74%	8.99%	N/A	N/A
84 Months	\$25,001	7.49%	7.74%	N/A	N/A	N/A
96 Months	\$50,001	8.49%	N/A	N/A	N/A	N/A

**Used Autos (Model Year 2019 - 2023)**

**100% LTV Financing**

Repayment Term	Minimum Loan Amount	Annual Percentage Rate <sup>1</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	5.49%	5.74%	7.99%	10.99%	15.99%
48 Months		5.74%	5.99%	8.24%	11.24%	16.24%
63 Months		6.24%	6.49%	8.74%	11.74%	16.74%
75 Months	\$15,001	6.49%	6.74%	8.99%	N/A	N/A
84 Months	\$25,001	7.49%	7.74%	N/A	N/A	N/A

**Used Autos (Model Year 2018 and Older)**

**100% LTV Financing**

Repayment Term	Minimum Loan Amount	Annual Percentage Rate <sup>1 2</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	5.49%	5.74%	7.99%	10.99%	15.99%
48 Months		5.74%	5.99%	8.24%	11.24%	16.24%
63 Months		6.24%	6.49%	8.74%	11.74%	16.74%

All rates are subject to change without notice.

<sup>1</sup> Actual rate will vary depending on applicant's credit ratings and length of loan term.

Members in a relationship pricing group qualify for a 0.25% APR discount.

<sup>2</sup> Purchase money rates listed. For non-purchase money loans, add an additional 2.00% APR.

Payment example based on a \$10,000 loan: \$186.92 at 6.24% APR with a 63-month term; \$162.98 at 6.49% APR with a 75-month term; \$153.80 at 7.49% with a 84-month term; \$143.49 at 8.49% APR with a 96-month term.

**New Boat & RVs**

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate <sup>1</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	6.49%	6.74%	8.99%	11.99%	16.99%
48 Months		6.74%	6.99%	9.24%	12.24%	17.24%
63 Months		7.24%	7.49%	9.74%	12.74%	17.74%
75 Months	\$20,001	7.49%	7.74%	9.99%	N/A	N/A
84 Months		8.49%	8.74%	N/A	N/A	N/A
120 Months	\$50,001	8.74%	8.99%	N/A	N/A	N/A
144 Months	\$75,001	8.99%	9.24%	N/A	N/A	N/A

**Used Boat & RVs (Model Year 2021 - 2023)**

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate <sup>1</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	6.49%	6.74%	8.99%	11.99%	16.99%
48 Months		6.74%	6.99%	9.24%	12.24%	17.24%
63 Months		7.24%	7.49%	9.74%	12.74%	17.74%
75 Months	\$20,001	7.49%	7.74%	9.99%	N/A	N/A
84 Months		8.49%	8.74%	N/A	N/A	N/A
120 Months	\$50,001	8.74%	8.99%	N/A	N/A	N/A
144 Months	\$75,001	8.99%	9.24%	N/A	N/A	N/A

**Used Boat & RVs (Model Year 2020 and Older)**

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate <sup>1,2</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	7.49%	7.74%	9.99%	12.99%	17.99%
48 Months		7.74%	7.99%	10.24%	13.24%	18.24%
63 Months		8.24%	8.49%	10.74%	13.74%	18.00%
75 Months	\$20,001	8.49%	8.74%	10.99%	N/A	N/A
84 Months		9.49%	9.74%	N/A	N/A	N/A
120 Months	\$50,001	9.74%	9.99%	N/A	N/A	N/A
144 Months	\$75,001	9.99%	10.24%	N/A	N/A	N/A

All rates are subject to change without notice.

<sup>1</sup> Actual rate will vary depending on applicant's credit ratings and length of loan term.

<sup>2</sup> Purchase money rates listed. For non-purchase money loans, add an additional 2.00% APR.

Payment example based on a \$10,000 loan: \$191.83 at 7.24% APR with a 63-month term; \$167.88 at 7.49% APR with a 75-month term; \$158.24 at 8.49% APR with a 84-month term.

**New Motorcycles**

**100% LTV Financing**

Repayment Term	Minimum Loan Amount	Annual Percentage Rate <sup>1</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	6.49%	6.74%	8.99%	11.99%	16.99%
48 Months		6.74%	6.99%	9.24%	12.24%	17.24%
63 Months		7.24%	7.49%	9.74%	12.74%	17.74%
75 Months	\$20,001	7.49%	7.74%	9.99%	N/A	N/A

**Used Motorcycles (Model Year 2021 - 2023)**

**100% LTV Financing**

Repayment Term	Minimum Loan Amount	Annual Percentage Rate <sup>1</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	6.49%	6.74%	8.99%	11.99%	16.99%
48 Months		6.74%	6.99%	9.24%	12.24%	17.24%
63 Months		7.24%	7.49%	9.74%	12.74%	17.74%
75 Months	\$20,001	7.49%	7.74%	9.99%	N/A	N/A

**Used Motorcycles (Model Year 2020 and Older)**

**100% LTV Financing**

Repayment Term	Minimum Loan Amount	Annual Percentage Rate <sup>1 2</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	7.49%	7.74%	9.99%	12.99%	17.99%
48 Months		7.74%	7.99%	10.24%	13.24%	18.00%
63 Months		8.24%	8.49%	10.74%	13.74%	18.00%

All rates are subject to change without notice.

<sup>1</sup> Actual rate will vary depending on applicant's credit ratings and length of loan term.

<sup>2</sup> Purchase money rates listed. For non-purchase money loans, add an additional 2.00% APR.

Payment example based on a \$10,000 loan: \$191.83 at 7.24% APR with a 63-month term; \$167.88 at 7.49% APR with a 75-month term.

### Adjustable Rate Home Equity Line of Credit (0100 of 0110)

Repayment Term	Annual Percentage Rate <sup>1 2 3</sup> Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
180 Months	8.50%	9.50%	10.00%
	Prime + 0.00	Prime + 1.00	Prime + 1.50

### Fixed Rate Home Equity Loan (0130 or 0140)

Repayment Term	Annual Percentage Rate <sup>1</sup> Based on Credit Score					
	80% or Less LTV			81% - 90% LTV <sup>4</sup>		
	≥ 680	640 - 679	≤ 639	≥ 680	640 - 679	≤ 639
1 - 120 Months	6.99%	7.49%	7.99%	7.24%	7.74%	N/A
121 - 180 Months	7.24%	7.74%	8.24%	N/A	N/A	N/A

### Fixed Rate Mortgage Refinance Loan (0120)

Repayment Term	Annual Percentage Rate <sup>1</sup> Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
1 - 120 Months	6.49%	N/A	N/A
121 - 180 Months	6.74%	N/A	N/A
181 - 240 Months	6.99%	N/A	N/A
241 - 360 Months	7.24%	N/A	N/A

All rates are subject to change without notice. Rates effective as of October 20, 2023.

Henrico will obtain a valid first or second lien position on the consumer's dwelling. Adequate property insurance is required.

Payment example based on a \$10,000 loan: \$113.76 at 6.49% APR with a 10-year term; \$88.66 at 6.74% APR with a 15 year-term; \$77.68 at 6.99% APR with a 20-year term; \$68.35 at 7.24% APR with a 30-year term.

<sup>1</sup> Actual rate will vary depending on applicant's credit ratings and length of loan term.

<sup>2</sup> You may draw against your credit line any time during the first five years after closing.

<sup>3</sup> APR may vary, minimum APR is 3%, maximum APR is 16%.

<sup>4</sup> Maximum loan amount is \$25,000 or less when LTV exceeds 80%.