



SIGNATURE

| | Max Term | 36 months | 48 months | 60 months |
|----|-------------|-----------|-----------|-----------|
| A+ | 740+ | 7.50% | 7.75% | 8.00% |
| A | 700-739 | 8.00% | 8.25% | 8.50% |
| B | 660-699 | 9.50% | 10.50% | 11.00% |
| C | 620-659 | 12.50% | 13.50% | 14.50% |
| D | 575-619 | 14.50% | 15.00% | 15.00% |
| E | 574 or Less | 15.00% | 15.00% | 15.00% |

- Term loans: 36-month rate plus 1% for 12 months

UNSECURED ELIGIBILITY

| | | |
|----|-------------|-----------------------------------------|
| A+ | | |
| A | 700+ | 4X GROSS MONTHLY INCOME |
| B | 660-699 | 4X GROSS MONTHLY INCOME |
| C | 620-659 | 3X GROSS MONTHLY INCOME Max of \$10,000 |
| D | 575-619 | 3X GROSS MONTHLY INCOME Max of \$7,000 |
| E | 574 or Less | 3X GROSS MONTHLY INCOME Max of \$5,000 |

VISA RATES

CREDIT SCORE

700+

660-699

659 OR LESS

RATE

9.99% APR

11.40% APR

14.40% APR