

New Autos

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	4.69%	4.94%	7.19%	10.19%	15.19%
48 Months		4.94%	5.19%	7.44%	10.44%	15.44%
63 Months		5.19%	5.44%	7.69%	10.69%	15.69%
75 Months	\$15,001	5.44%	5.69%	7.94%	N/A	N/A
84 Months	\$25,001	6.44%	6.69%	N/A	N/A	N/A
96 Months	\$50,001	7.44%	N/A	N/A	N/A	N/A

Used Autos (Model Year 2018 - 2022)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	4.94%	5.19%	7.44%	10.44%	15.44%
48 Months		5.19%	5.44%	7.69%	10.69%	15.69%
63 Months		5.44%	5.69%	7.94%	10.94%	15.94%
75 Months	\$15,001	5.69%	5.94%	8.19%	N/A	N/A
84 Months	\$25,001	6.69%	6.94%	N/A	N/A	N/A

Used Autos (Model Year 2017 and Older)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ^{1 2} Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	4.94%	5.19%	7.44%	10.44%	15.44%
48 Months		5.19%	5.44%	7.69%	10.69%	15.69%
63 Months		5.44%	5.69%	7.94%	10.94%	15.94%

All rates are subject to change without notice.

¹ 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.

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

Payment example based on a \$10,000 loan: \$181.88 at 5.19% APR with a 63-month term; \$157.77 at 5.44% APR with a 75-month term; \$148.42 at 6.44% with a 84-month term; \$138.77 at 7.44% APR with a 96-month term.

New Motorcycles

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	5.69%	5.94%	8.19%	11.19%	16.19%
48 Months		5.94%	6.19%	8.44%	11.44%	16.44%
63 Months		6.19%	6.44%	8.69%	11.69%	16.69%
75 Months	\$20,001	6.44%	6.69%	8.94%	N/A	N/A

Used Motorcycles (Model Year 2020 - 2022)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	5.94%	6.19%	8.44%	11.44%	16.44%
48 Months		6.19%	6.44%	8.69%	11.69%	16.69%
63 Months		6.44%	6.69%	8.94%	11.94%	16.94%
75 Months	\$20,001	6.69%	6.94%	9.19%	N/A	N/A

Used Motorcycles (Model Year 2019 and Older)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ^{1 2} Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	6.94%	7.19%	9.44%	12.44%	17.44%
48 Months		7.19%	7.44%	9.69%	12.69%	17.69%
63 Months		7.44%	7.69%	9.94%	12.94%	17.94%

All rates are subject to change without notice.

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

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

Payment example based on a \$10,000 loan: \$186.57 at 6.19% APR with a 63-month term; \$162.55 at 6.44% APR with a 75-month term.

New Boat & RVs

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	5.69%	5.94%	8.19%	11.19%	16.19%
48 Months		5.94%	6.19%	8.44%	11.44%	16.44%
63 Months		6.19%	6.44%	8.69%	11.69%	16.69%
75 Months	\$20,001	6.44%	6.69%	8.94%	N/A	N/A
84 Months		7.44%	7.69%	N/A	N/A	N/A
120 Months	\$50,001	7.69%	7.94%	N/A	N/A	N/A
144 Months	\$75,001	7.94%	8.19%	N/A	N/A	N/A

Used Boat & RVs (Model Year 2020 - 2022)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	5.94%	6.19%	8.44%	11.44%	16.44%
48 Months		6.19%	6.44%	8.69%	11.69%	16.69%
63 Months		6.44%	6.69%	8.94%	11.94%	16.94%
75 Months	\$20,001	6.69%	6.94%	9.19%	N/A	N/A
84 Months		7.69%	7.94%	N/A	N/A	N/A
120 Months	\$50,001	7.94%	8.19%	N/A	N/A	N/A
144 Months	\$75,001	8.19%	8.44%	N/A	N/A	N/A

Used Boat & RVs (Model Year 2019 and Older)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ^{1,2} Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	6.94%	7.19%	9.44%	12.44%	17.44%
48 Months		7.19%	7.44%	9.69%	12.69%	17.69%
63 Months		7.44%	7.69%	9.94%	12.94%	17.94%
75 Months	\$20,001	7.69%	7.94%	10.19%	N/A	N/A
84 Months		8.69%	8.94%	N/A	N/A	N/A
120 Months	\$50,001	8.94%	9.19%	N/A	N/A	N/A
144 Months	\$75,001	9.19%	9.44%	N/A	N/A	N/A

All rates are subject to change without notice.

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

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

Payment example based on a \$10,000 loan: \$186.57 at 6.19% APR with a 63-month term; \$162.55 at 6.44% APR with a 75-month term; \$153.34 at 7.44% APR with a 84-month term.

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

Repayment Term	Annual Percentage Rate ^{1 2 3} Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
180 Months	7.75%	8.75%	9.25%
	Prime + 0.00	Prime + 1.00	Prime + 1.50

Fixed Rate Home Equity Loan (0130 or 0140)

Repayment Term	Annual Percentage Rate ¹ Based on Credit Score					
	80% or Less LTV			81% - 90% LTV ⁴		
	≥ 680	640 - 679	≤ 639	≥ 680	640 - 679	≤ 639
1 - 120 Months	6.49%	6.99%	7.49%	6.74%	7.24%	N/A
121 - 180 Months	6.74%	7.24%	7.74%	N/A	N/A	N/A

Fixed Rate Mortgage Refinance Loan (0120)

Repayment Term	Annual Percentage Rate ¹ Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
1 - 120 Months	5.74%	N/A	N/A
121 - 180 Months	5.99%	N/A	N/A
181 - 240 Months	6.24%	N/A	N/A
241 - 360 Months	6.49%	N/A	N/A

All rates are subject to change without notice. Rates effective as of February 24, 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: \$109.87 at 5.74% APR with a 10-year term; \$84.46 at 5.99% APR with a 15 year-term; \$73.15 at 6.24% APR with a 20-year term; \$63.26 at 6.49% APR with a 30-year term.

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

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

³ APR may vary, minimum APR is 3%, maximum APR is 16%.

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