

**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               | 2.74%   | 2.99%     | 5.24%     | 8.24%     | 13.24% |
| 48 Months      |                     | 2.99%   | 3.24%     | 5.49%     | 8.49%     | 13.49% |
| 63 Months      |                     | 2.99%   | 3.24%     | 5.49%     | 8.49%     | 13.49% |
| 75 Months      | \$15,001            | 3.24%   | 3.49%     | 5.74%     | N/A       | N/A    |
| 84 Months      | \$25,001            | 4.24%   | 4.49%     | N/A       | N/A       | N/A    |

**Used Autos (Model Year 2014 - 2018)**

**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               | 2.99%   | 3.24%     | 5.49%     | 8.49%     | 13.49% |
| 48 Months      |                     | 3.24%   | 3.49%     | 5.74%     | 8.74%     | 13.74% |
| 63 Months      |                     | 3.24%   | 3.49%     | 5.74%     | 8.74%     | 13.74% |
| 75 Months      | \$15,001            | 3.49%   | 3.74%     | 5.99%     | N/A       | N/A    |

**Used Autos (Model Year 2013 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               | 2.99%   | 3.24%     | 5.49%     | 8.49%     | 13.49% |
| 48 Months      |                     | 3.24%   | 3.49%     | 5.74%     | 8.74%     | 13.74% |
| 63 Months      |                     | 3.24%   | 3.49%     | 5.74%     | 8.74%     | 13.74% |

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: \$171.71 at 2.99% APR with a 63-month term; \$147.47 at 3.24% APR with a 75-month term; \$137.79 at 4.24% with a 84-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               | 3.74%   | 3.99%     | 6.24%     | 9.24%     | 14.24% |
| 48 Months      |                     | 3.99%   | 4.24%     | 6.49%     | 9.49%     | 14.49% |
| 63 Months      |                     | 3.99%   | 4.24%     | 6.49%     | 9.49%     | 14.49% |
| 75 Months      | \$20,001            | 4.24%   | 4.49%     | 6.74%     | N/A       | N/A    |
| 84 Months      |                     | 5.24%   | 5.49%     | N/A       | N/A       | N/A    |
| 120 Months     | \$50,001            | 5.49%   | 5.74%     | N/A       | N/A       | N/A    |
| 144 Months     | \$75,001            | 5.74%   | 5.99%     | N/A       | N/A       | N/A    |

**Used Boat & RVs (Model Year 2016 - 2018)**

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               | 3.99%   | 4.24%     | 6.49%     | 9.49%     | 14.49% |
| 48 Months      |                     | 4.24%   | 4.49%     | 6.74%     | 9.74%     | 14.74% |
| 63 Months      |                     | 4.24%   | 4.49%     | 6.74%     | 9.74%     | 14.74% |
| 75 Months      | \$20,001            | 4.49%   | 4.74%     | 6.99%     | N/A       | N/A    |
| 84 Months      |                     | 5.49%   | 5.74%     | N/A       | N/A       | N/A    |
| 120 Months     | \$50,001            | 5.74%   | 5.99%     | N/A       | N/A       | N/A    |
| 144 Months     | \$75,001            | 5.99%   | 6.24%     | N/A       | N/A       | N/A    |

**Used Boat & RVs (Model Year 2015 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               | 4.99%   | 5.24%     | 7.49%     | 10.49%    | 15.49% |
| 48 Months      |                     | 5.24%   | 5.49%     | 7.74%     | 10.74%    | 15.74% |
| 63 Months      |                     | 5.24%   | 5.49%     | 7.74%     | 10.74%    | 15.74% |
| 75 Months      | \$20,001            | 5.49%   | 5.74%     | 7.99%     | N/A       | N/A    |
| 84 Months      |                     | 6.49%   | 6.74%     | N/A       | N/A       | N/A    |
| 120 Months     | \$50,001            | 6.74%   | 6.99%     | N/A       | N/A       | N/A    |
| 144 Months     | \$75,001            | 6.99%   | 7.24%     | 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.

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: \$176.20 at 3.99% APR with a 63-month term; \$152.01 at 4.24% APR with a 75-month term; \$142.47 at 5.24% 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               | 3.74%   | 3.99%     | 6.24%     | 9.24%     | 14.24% |
| 48 Months      |                     | 3.99%   | 4.24%     | 6.49%     | 9.49%     | 14.49% |
| 63 Months      |                     | 3.99%   | 4.24%     | 6.49%     | 9.49%     | 14.49% |
| 75 Months      | \$20,001            | 4.24%   | 4.49%     | 6.74%     | N/A       | N/A    |

**Used Motorcycles (Model Year 2016 - 2018)**

**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               | 3.99%   | 4.24%     | 6.49%     | 9.49%     | 14.49% |
| 48 Months      |                     | 4.24%   | 4.49%     | 6.74%     | 9.74%     | 14.74% |
| 63 Months      |                     | 4.24%   | 4.49%     | 6.74%     | 9.74%     | 14.74% |
| 75 Months      | \$20,001            | 4.49%   | 4.74%     | 6.99%     | N/A       | N/A    |

**Used Motorcycles (Model Year 2015 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               | 4.99%   | 5.24%     | 7.49%     | 10.49%    | 15.49% |
| 48 Months      |                     | 5.24%   | 5.49%     | 7.74%     | 10.74%    | 15.74% |
| 63 Months      |                     | 5.24%   | 5.49%     | 7.74%     | 10.74%    | 15.74% |

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: \$176.20 at 3.99% APR with a 63-month term; \$152.01 at 4.24% APR with a 75-month term.

**Adjustable Rate Home Equity Line of Credit (L45 of L46)**

| Repayment Term | Annual Percentage Rate <sup>1 2 3</sup><br>Based on Credit Score |              |              |
|----------------|--|--------------|--------------|
|                | 80% or Less LTV  |              |              |
|                | ≥ 680  | 640 - 679    | ≤ 639        |
| 180 Months     | 5.00%  | 6.00%        | 6.50%        |
|                | Prime + 0.00   | Prime + 1.00 | Prime + 1.50 |

**Fixed Rate Home Equity Loan (L43 or L44)**

| Repayment Term   | Annual Percentage Rate <sup>1</sup><br>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   | 3.74%  | 4.24%     | 4.74% | 3.99%                      | 4.49%     | N/A   |
| 121 - 180 Months | 3.99%  | 4.49%     | 4.99% | N/A                        | N/A       | N/A   |

**Fixed Rate Mortgage Refinance Loan (L42)**

| Repayment Term   | Annual Percentage Rate <sup>1</sup><br>Based on Credit Score |           |       |
|------------------|--|-----------|-------|
|                  | 80% or Less LTV  |           |       |
|                  | ≥ 680  | 640 - 679 | ≤ 639 |
| 1 - 120 Months   | 3.24%  | N/A       | N/A   |
| 121 - 180 Months | 3.49%  | N/A       | N/A   |
| 181 - 240 Months | 3.74%  | N/A       | N/A   |

All rates are subject to change without notice. Rates effective as of September 23, 2019.

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: \$97.68 at 3.24% APR with a 10-year term; \$71.45 at 3.49% APR with a 15 year-term; \$59.24 at 3.74% APR with a 20-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%.

