

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	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
84 Months	\$25,001	4.49%	4.74%	N/A	N/A	N/A

Used Autos (Model Year 2014 - 2018)

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	3.24%	3.49%	5.74%	8.74%	13.74%
48 Months		3.49%	3.74%	5.99%	8.99%	13.99%
63 Months		3.49%	3.74%	5.99%	8.99%	13.99%
75 Months	\$15,001	3.74%	3.99%	6.24%	N/A	N/A

Used Autos (Model Year 2013 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	3.24%	3.49%	5.74%	8.74%	13.74%
48 Months		3.49%	3.74%	5.99%	8.99%	13.99%
63 Months		3.49%	3.74%	5.99%	8.99%	13.99%

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: \$172.83 at 3.24% APR with a 63-month term; \$148.60 at 3.49% APR with a 75-month term; \$138.96 at 4.49% with a 84-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	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 2016 - 2018)

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	4.24%	4.49%	6.74%	9.74%	14.74%
48 Months		4.49%	4.74%	6.99%	9.99%	14.99%
63 Months		4.49%	4.74%	6.99%	9.99%	14.99%
75 Months	\$20,001	4.74%	4.99%	7.24%	N/A	N/A
84 Months		5.74%	5.99%	N/A	N/A	N/A
120 Months	\$50,001	5.99%	6.24%	N/A	N/A	N/A
144 Months	\$75,001	6.24%	6.49%	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 ^{1 2} Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	5.24%	5.49%	7.74%	10.74%	15.74%
48 Months		5.49%	5.74%	7.99%	10.99%	15.99%
63 Months		5.49%	5.74%	7.99%	10.99%	15.99%
75 Months	\$20,001	5.74%	5.99%	8.24%	N/A	N/A
84 Months		6.74%	6.99%	N/A	N/A	N/A
120 Months	\$50,001	6.99%	7.24%	N/A	N/A	N/A
144 Months	\$75,001	7.24%	7.49%	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.
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: \$177.33 at 4.24% APR with a 63-month term; \$153.17 at 4.49% APR with a 75-month term; \$143.66 at 5.49% APR with a 84-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	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 2016 - 2018)

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	4.24%	4.49%	6.74%	9.74%	14.74%
48 Months		4.49%	4.74%	6.99%	9.99%	14.99%
63 Months		4.49%	4.74%	6.99%	9.99%	14.99%
75 Months	\$20,001	4.74%	4.99%	7.24%	N/A	N/A

Used Motorcycles (Model Year 2015 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	5.24%	5.49%	7.74%	10.74%	15.74%
48 Months		5.49%	5.74%	7.99%	10.99%	15.99%
63 Months		5.49%	5.74%	7.99%	10.99%	15.99%

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: \$177.33 at 4.24% APR with a 63-month term; \$153.17 at 4.49% APR with a 75-month term.

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

Repayment Term	Annual Percentage Rate ^{1 2 3} Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
180 Months	5.50%	6.50%	7.00%
	Prime + 0.00	Prime + 1.00	Prime + 1.50

Fixed Rate Home Equity Loan (L43 or L44)

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	4.49%	4.99%	5.49%	4.74%	5.24%	N/A
121 - 180 Months	4.74%	5.24%	5.74%	N/A	N/A	N/A

Fixed Rate Mortgage Refinance Loan (L42)

Repayment Term	Annual Percentage Rate ¹ Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
1 - 120 Months	3.99%	N/A	N/A
121 - 180 Months	4.24%	N/A	N/A
181 - 240 Months	4.49%	N/A	N/A

All rates are subject to change without notice. Rates effective as of December 28, 2018.

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: \$101.20 at 3.99% APR with a 10-year term; \$75.18 at 4.24% APR with a 15 year-term; \$63.22 at 4.49% APR with a 20-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%.

