

**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	4.59%	4.84%	7.09%	10.09%	15.09%
48 Months		4.84%	5.09%	7.34%	10.34%	15.34%
63 Months		5.09%	5.34%	7.59%	10.59%	15.59%
75 Months	\$15,001	5.34%	5.59%	7.84%	N/A	N/A
84 Months	\$25,001	6.34%	6.59%	N/A	N/A	N/A
96 Months	\$50,001	7.34%	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 <sup>1</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	4.84%	5.09%	7.34%	10.34%	15.34%
48 Months		5.09%	5.34%	7.59%	10.59%	15.59%
63 Months		5.34%	5.59%	7.84%	10.84%	15.84%
75 Months	\$15,001	5.59%	5.84%	8.09%	N/A	N/A
84 Months	\$25,001	6.59%	6.84%	N/A	N/A	N/A

**Used Autos (Model Year 2017 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	4.84%	5.09%	7.34%	10.34%	15.34%
48 Months		5.09%	5.34%	7.59%	10.59%	15.59%
63 Months		5.34%	5.59%	7.84%	10.84%	15.84%

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: \$181.51 at 5.09% APR with a 63-month term; \$157.38 at 5.34% APR with a 75-month term; \$148.02 at 6.34% with a 84-month term; \$138.37 at 7.34% 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	5.59%	5.84%	8.09%	11.09%	16.09%
48 Months		5.84%	6.09%	8.34%	11.34%	16.34%
63 Months		6.09%	6.34%	8.59%	11.59%	16.59%
75 Months	\$20,001	6.34%	6.59%	8.84%	N/A	N/A
84 Months		7.34%	7.59%	N/A	N/A	N/A
120 Months	\$50,001	7.59%	7.84%	N/A	N/A	N/A
144 Months	\$75,001	7.84%	8.09%	N/A	N/A	N/A

**Used Boat & RVs (Model Year 2020 - 2022)**

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	5.84%	6.09%	8.34%	11.34%	16.34%
48 Months		6.09%	6.34%	8.59%	11.59%	16.59%
63 Months		6.34%	6.59%	8.84%	11.84%	16.84%
75 Months	\$20,001	6.59%	6.84%	9.09%	N/A	N/A
84 Months		7.59%	7.84%	N/A	N/A	N/A
120 Months	\$50,001	7.84%	8.09%	N/A	N/A	N/A
144 Months	\$75,001	8.09%	8.34%	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 <sup>1,2</sup> Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	6.84%	7.09%	9.34%	12.34%	17.34%
48 Months		7.09%	7.34%	9.59%	12.59%	17.59%
63 Months		7.34%	7.59%	9.84%	12.84%	17.84%
75 Months	\$20,001	7.59%	7.84%	10.09%	N/A	N/A
84 Months		8.59%	8.84%	N/A	N/A	N/A
120 Months	\$50,001	8.84%	9.09%	N/A	N/A	N/A
144 Months	\$75,001	9.09%	9.34%	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: \$186.21 at 6.09% APR with a 63-month term; \$162.17 at 6.34% APR with a 75-month term; \$152.96 at 7.34% 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	5.59%	5.84%	8.09%	11.09%	16.09%
48 Months		5.84%	6.09%	8.34%	11.34%	16.34%
63 Months		6.09%	6.34%	8.59%	11.59%	16.59%
75 Months	\$20,001	6.34%	6.59%	8.84%	N/A	N/A

**Used Motorcycles (Model Year 2020 - 2022)**

**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	5.84%	6.09%	8.34%	11.34%	16.34%
48 Months		6.09%	6.34%	8.59%	11.59%	16.59%
63 Months		6.34%	6.59%	8.84%	11.84%	16.84%
75 Months	\$20,001	6.59%	6.84%	9.09%	N/A	N/A

**Used Motorcycles (Model Year 2019 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	6.84%	7.09%	9.34%	12.34%	17.34%
48 Months		7.09%	7.34%	9.59%	12.59%	17.59%
63 Months		7.34%	7.59%	9.84%	12.84%	17.84%

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: \$186.21 at 6.09% APR with a 63-month term; \$162.17 at 6.34% 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	7.50%	8.50%	9.00%
	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	6.24%	6.74%	7.24%	6.49%	6.99%	N/A
121 - 180 Months	6.49%	6.99%	7.49%	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	5.74%	N/A	N/A
121 - 180 Months	5.74%	N/A	N/A
181 - 240 Months	5.99%	N/A	N/A
241 - 360 Months	6.24%	N/A	N/A

All rates are subject to change without notice. Rates effective as of December 29, 2022.

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: \$109.98 at 5.74% APR with a 10-year term; \$83.20 at 5.74% APR with a 15 year-term; \$71.78 at 5.99% APR with a 20-year term; \$61.69 at 6.24% 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%.