

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	2.24%	2.49%	4.74%	7.74%	12.74%
48 Months		2.49%	2.74%	4.99%	7.99%	12.99%
63 Months		2.49%	2.74%	4.99%	7.99%	12.99%
75 Months	\$15,001	2.74%	2.99%	5.24%	N/A	N/A
84 Months	\$25,001	3.74%	3.99%	N/A	N/A	N/A

Used Autos (Model Year 2015 - 2019)

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	2.49%	2.74%	4.99%	7.99%	12.99%
48 Months		2.74%	2.99%	5.24%	8.24%	13.24%
63 Months		2.74%	2.99%	5.24%	8.24%	13.24%
75 Months	\$15,001	2.99%	3.24%	5.49%	N/A	N/A

Used Autos (Model Year 2014 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	2.49%	2.74%	4.99%	7.99%	12.99%
48 Months		2.74%	2.99%	5.24%	8.24%	13.24%
63 Months		2.74%	2.99%	5.24%	8.24%	13.24%

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: \$169.48 at 2.49% APR with a 63-month term; \$145.21 at 2.74% APR with a 75-month term; \$135.47 at 3.74% 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	3.24%	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	\$20,001	3.74%	3.99%	6.24%	N/A	N/A
84 Months		4.74%	4.99%	N/A	N/A	N/A
120 Months	\$50,001	4.99%	5.24%	N/A	N/A	N/A
144 Months	\$75,001	5.24%	5.49%	N/A	N/A	N/A

Used Boat & RVs (Model Year 2017 - 2019)

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	3.49%	3.74%	5.99%	8.99%	13.99%
48 Months		3.74%	3.99%	6.24%	9.24%	14.24%
63 Months		3.74%	3.99%	6.24%	9.24%	14.24%
75 Months	\$20,001	3.99%	4.24%	6.49%	N/A	N/A
84 Months		4.99%	5.24%	N/A	N/A	N/A
120 Months	\$50,001	5.24%	5.49%	N/A	N/A	N/A
144 Months	\$75,001	5.49%	5.74%	N/A	N/A	N/A

Used Boat & RVs (Model Year 2016 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	4.49%	4.74%	6.99%	9.99%	14.99%
48 Months		4.74%	4.99%	7.24%	10.24%	15.24%
63 Months		4.74%	4.99%	7.24%	10.24%	15.24%
75 Months	\$20,001	4.99%	5.24%	7.49%	N/A	N/A
84 Months		5.99%	6.24%	N/A	N/A	N/A
120 Months	\$50,001	6.24%	6.49%	N/A	N/A	N/A
144 Months	\$75,001	6.49%	6.74%	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: \$173.92 at 3.49% APR with a 63-month term; \$149.70 at 3.74% APR with a 75-month term; \$140.09 at 4.74% 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	3.24%	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	\$20,001	3.74%	3.99%	6.24%	N/A	N/A

Used Motorcycles (Model Year 2017 - 2019)

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	3.49%	3.74%	5.99%	8.99%	13.99%
48 Months		3.74%	3.99%	6.24%	9.24%	14.24%
63 Months		3.74%	3.99%	6.24%	9.24%	14.24%
75 Months	\$20,001	3.99%	4.24%	6.49%	N/A	N/A

Used Motorcycles (Model Year 2016 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	4.49%	4.74%	6.99%	9.99%	14.99%
48 Months		4.74%	4.99%	7.24%	10.24%	15.24%
63 Months		4.74%	4.99%	7.24%	10.24%	15.24%

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: \$173.92 at 3.49% APR with a 63-month term; \$149.70 at 3.74% APR with a 75-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	3.25%	4.25%	4.75%
	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	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 (0120)

Repayment Term	Annual Percentage Rate ¹ 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	3.49%	N/A	N/A

All rates are subject to change without notice. Rates effective as of March 26, 2020.

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: \$97.66 at 3.24% APR with a 10-year term; \$71.43 at 3.49% APR with a 15 year-term; \$57.94 at 3.49% 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%.

