

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	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	\$15,001	4.49%	4.74%	6.99%	N/A	N/A
84 Months	\$25,001	5.49%	5.74%	N/A	N/A	N/A
96 Months	\$50,001	6.49%	N/A	N/A	N/A	N/A

Used Autos (Model Year 2017 - 2021)

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	\$15,001	4.74%	4.99%	7.24%	N/A	N/A
84 Months	\$25,001	5.74%	5.99%	N/A	N/A	N/A

Used Autos (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	4.24%	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%

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: \$177.63 at 4.24% APR with a 63-month term; \$153.44 at 4.49% APR with a 75-month term; \$143.98 at 5.49% with a 84-month term; \$134.17 at 6.49% APR with a 96-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	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

Used Boat & RVs (Model Year 2019 - 2021)

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	5.24%	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

Used Boat & RVs (Model Year 2018 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	6.24%	6.49%	8.74%	11.74%	16.74%
48 Months		6.49%	6.74%	8.99%	11.99%	16.99%
63 Months		6.49%	6.74%	8.99%	11.99%	16.99%
75 Months	\$20,001	6.74%	6.99%	9.24%	N/A	N/A
84 Months		7.74%	7.99%	N/A	N/A	N/A
120 Months	\$50,001	7.99%	8.24%	N/A	N/A	N/A
144 Months	\$75,001	8.24%	8.49%	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.

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

Payment example based on a \$10,000 loan: \$182.29 at 5.24% APR with a 63-month term; \$158.17 at 5.49% APR with a 75-month term; \$148.84 at 6.49% 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	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

Used Motorcycles (Model Year 2019 - 2021)

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	5.24%	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

Used Motorcycles (Model Year 2018 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	6.24%	6.49%	8.74%	11.74%	16.74%
48 Months		6.49%	6.74%	8.99%	11.99%	16.99%
63 Months		6.49%	6.74%	8.99%	11.99%	16.99%

All rates are subject to change without notice.

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

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

Payment example based on a \$10,000 loan: \$182.29 at 5.24% APR with a 63-month term; \$158.17 at 5.49% 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	7.00%	8.00%	8.50%
	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	6.24%	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 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	5.74%	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 November 18, 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.

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%.