

**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	2.84%	3.09%	5.34%	8.34%	13.34%
48 Months		3.09%	3.34%	5.59%	8.59%	13.59%
63 Months		3.09%	3.34%	5.59%	8.59%	13.59%
75 Months	\$15,001	3.34%	3.59%	5.84%	N/A	N/A
84 Months	\$25,001	4.34%	4.59%	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	3.09%	3.34%	5.59%	8.59%	13.59%
48 Months		3.34%	3.59%	5.84%	8.84%	13.84%
63 Months		3.34%	3.59%	5.84%	8.84%	13.84%
75 Months	\$15,001	3.59%	3.84%	6.09%	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	3.09%	3.34%	5.59%	8.59%	13.59%
48 Months		3.34%	3.59%	5.84%	8.84%	13.84%
63 Months		3.34%	3.59%	5.84%	8.84%	13.84%

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: \$172.16 at 3.09% APR with a 63-month term; \$147.93 at 3.34% APR with a 75-month term; \$138.27 at 4.34% 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	3.84%	4.09%	6.34%	9.34%	14.34%
48 Months		4.09%	4.34%	6.59%	9.59%	14.59%
63 Months		4.09%	4.34%	6.59%	9.59%	14.59%
75 Months	\$20,001	4.34%	4.59%	6.84%	N/A	N/A
84 Months		5.34%	5.59%	N/A	N/A	N/A
120 Months	\$50,001	5.59%	5.84%	N/A	N/A	N/A
144 Months	\$75,001	5.84%	6.09%	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	4.09%	4.34%	6.59%	9.59%	14.59%
48 Months		4.34%	4.59%	6.84%	9.84%	14.84%
63 Months		4.34%	4.59%	6.84%	9.84%	14.84%
75 Months	\$20,001	4.59%	4.84%	7.09%	N/A	N/A
84 Months		5.59%	5.84%	N/A	N/A	N/A
120 Months	\$50,001	5.84%	6.09%	N/A	N/A	N/A
144 Months	\$75,001	6.09%	6.34%	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	5.09%	5.34%	7.59%	10.59%	15.59%
48 Months		5.34%	5.59%	7.84%	10.84%	15.84%
63 Months		5.34%	5.59%	7.84%	10.84%	15.84%
75 Months	\$20,001	5.59%	5.84%	8.09%	N/A	N/A
84 Months		6.59%	6.84%	N/A	N/A	N/A
120 Months	\$50,001	6.84%	7.09%	N/A	N/A	N/A
144 Months	\$75,001	7.09%	7.34%	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.

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: \$176.66 at 4.09% APR with a 63-month term; \$152.48 at 4.34% APR with a 75-month term; \$142.95 at 5.34% 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	3.84%	4.09%	6.34%	9.34%	14.34%
48 Months		4.09%	4.34%	6.59%	9.59%	14.59%
63 Months		4.09%	4.34%	6.59%	9.59%	14.59%
75 Months	\$20,001	4.34%	4.59%	6.84%	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	4.09%	4.34%	6.59%	9.59%	14.59%
48 Months		4.34%	4.59%	6.84%	9.84%	14.84%
63 Months		4.34%	4.59%	6.84%	9.84%	14.84%
75 Months	\$20,001	4.59%	4.84%	7.09%	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	5.09%	5.34%	7.59%	10.59%	15.59%
48 Months		5.34%	5.59%	7.84%	10.84%	15.84%
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: \$176.66 at 4.09% APR with a 63-month term; \$152.48 at 4.34% 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> Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
180 Months	5.25%	6.25%	6.75%
	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> 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> 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 August 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%.

