

TENNESSEE STATE UNIVERSITY FEDERAL CREDIT UNION

**NEW CAR LOANS
LIMITS AND TERMS**

| | | MAXIMUM | | NUMBER OF MONTHS | | | | |
|---------|--|----------|--|------------------|-------|-------|-------|-------|
| SCORE | | GRADE | | 36 | 48 | 60 | 72 | 84 |
| 750+ | | PLATINUM | | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 |
| 681 749 | | A | | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% |
| 620 680 | | B | | 6.99% | 6.99% | 6.99% | 6.99% | 6.99% |
| 600 619 | | C | | 7.99% | 7.99% | 7.99% | 7.99% | 7.99% |
| 500 599 | | D | | 12% | 12% | 12% | NA | NA |

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**USED CAR LOANS
LIMITS AND TERMS**

| | | MAXIMUM | | NUMBER OF MONTHS | | | | |
|---------|--|----------|--|------------------|--------|-------|--|--|
| SCORE | | GRADE | | 36 | 48 | 60 | | |
| 750+ | | PLATINUM | | 6.75 | 6.75 | 6.75 | | |
| 681 749 | | A | | 6.99% | 6.99% | 6.99% | | |
| 620 680 | | B | | 8.25% | 8.25% | 8.25% | | |
| 600 619 | | C | | 9.75% | 9.75% | 9.75% | | |
| 500 599 | | D | | 13.50% | 13.50% | NA | | |

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**UNSECURED LOANS
LIMITS AND TERMS**

| Maximum | | | INTEREST MAXIMUM | | | | |
|----------------------|-------|--|------------------------|--|---------------|---------------------|--|
| SCORE | GRADE | | UNSECURED LIMIT | | RATE | TERM | |
| | | | | | | | |
| | | | VERY LOW RISK | | | | |
| | 701+ | | \$5,001 - \$10,000 | | 15% | 42 MONTHS | |
| 700+ | A | | \$4,000 - \$5,000 | | 12.00% | 36 MONTHS | |
| 601 699 | B | | \$1,501 - \$4,000 | | 14.00% | 36 MONTHS | |
| 551 600 | C | | \$1,001 - \$1,500 | | 16.00% | 36 MONTHS | |
| 400 550 | D | | \$500 - \$1,000 | | 16.50% | 24 MONTHS | |
| *PAY DAY LOAN | | | \$200 - \$1,500 | | 16.50% | UP 18 MONTHS | |

***PAY DAY LOANS AVAILABLE WILL REQUIRE A LOAN APPLICATION FEE**

Pay Day Loan No credit required

Revised BOD May, 2018

Revised BOD August 18, 2021

Revised BOD September 21, 2022

Revised & Approved BOD June 21, 2023

Recommended July 27, 2023

Reviewed & Approved August 16, 2023

Reviewed & Approved 9/13/2023

Reviewed & Approved 02/21/2024

Reviewed & Approved 01/29/2025