

TENNESSEE STATE UNIVERSITY FEDERAL CREDIT UNION

**NEW CAR LOANS
LIMITS AND TERMS**

| SCORE | GRADE | MAXIMUM | | NUMBER OF MONTHS | | | | |
|---------|----------|---------|-------|------------------|-------|-------|--|--|
| | | 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**

| SCORE | GRADE | MAXIMUM | | NUMBER OF MONTHS | | | | |
|---------|----------|---------|--------|------------------|--|--|--|--|
| | | 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

