

**TENNESSEE STATE UNIVERSITY FEDERAL CREDIT UNION
NEW CAR LOANS
LIMITS AND TERMS**

| SCORE | MAXIMUM GRADE | NUMBER OF MONTHS | | | | |
|---------|---------------|------------------|-------|-------|-------|-------|
| | | 36 | 48 | 60 | 72 | 84 |
| 681 825 | A | 3.90% | 3.90% | 3.90% | 3.90% | 3.90% |
| 620 680 | B | 4.90% | 4.90% | 4.90% | 4.90% | 4.90% |
| 600 619 | C | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% |
| 500 599 | D | 10% | 10% | 10% | NA | NA |

**TENNESSEE STATE UNIVERSITY FEDERAL CREDIT UNION
USED CAR LOANS
LIMITS AND TERMS**

| SCORE | MAXIMUM GRADE | NUMBER OF MONTHS | | |
|---------|---------------|------------------|--------|-------|
| | | 36 | 48 | 60 |
| 681 825 | A | 5.60% | 6.00% | 6.20% |
| 620 680 | B | 6.25% | 6.50% | 6.95% |
| 600 619 | C | 7.75% | 8.00% | 8.90% |
| 500 599 | D | 11.50% | 11.50% | NA |

TENNESSEE STATE UNIVERSITY FEDERAL CREDIT UNION

**UNSECURED LOANS
LIMITS AND TERMS**

| SCORE | Maximum GRADE | UNSECURED LIMIT | INTEREST RATE | MAXIMUM TERM |
|---------|---------------|----------------------|---------------|--------------|
| | | LOW RISK | | |
| 641 | 700 | \$5,001 - \$10,000 | 14% | 48 MONTHS |
| | | VERY LOW RISK | | |
| 701 | 818 | \$5,001 - \$10,000 | 12% | 48 MONTHS |
| 701 818 | A | \$4,000 - \$5,000 | 10.00% | 36 MONTHS |
| 601 700 | B | \$1,501 - \$4,000 | 12.00% | 36 MONTHS |
| 551 600 | C | \$1,001 - \$1,500 | 14.00% | 36 MONTHS |
| 400 550 | D | \$500 - \$1,000 | 16% | 24 MONTHS |

***Pay Day Loan \$200 - \$1,500 17.50% up 18 Months**

***Payday Loans Available. Will require an Application and Processing Fee. No Credit Report required.**

Revised BOD May 16, 2018
Revised BOD August 18, 2021