

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%

TENNESSEE STATE UNIVERSITY FEDERAL CREDIT UNION
**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%		

TENNESSEE STATE UNIVERSITY FEDERAL CREDIT UNION
**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 Report required
Credit Approval Required on all Loan
Application

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

Reviewed & Approved 06/02/2025