

**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	16.50%	up 18 Months
*Pay Day Loans Available. Will require a Loan Application Fee			
No credit report required			

Revised BOD May 16, 2018
Revised BOD August 18, 2021
Revised BOD September 21, 2022