



**Underwriters**

Chris Visek	(319)-294-4209	<a href="mailto:cvisek@collinscu.org">cvisek@collinscu.org</a>
Cyndi Pflughaupt	(319)-395-6463	<a href="mailto:cpflughaupt@collinscu.org">cpflughaupt@collinscu.org</a>
Nathan Barr	(319)-294-6126	<a href="mailto:nbarr@collinscu.org">nbarr@collinscu.org</a>
Ben Schwechel	(515)-371-4338	<a href="mailto:bschwechel@collinscu.org">bschwechel@collinscu.org</a>
Chris Wilson	(260)-494-0370	<a href="mailto:cwilson@collinscu.org">cwilson@collinscu.org</a>
Diana Meyer	(319)-395-6477	<a href="mailto:dmeyer@collinscu.org">dmeyer@collinscu.org</a>
Bruce Taylor	(319)-395-6427	<a href="mailto:btaylor@collinscu.org">btaylor@collinscu.org</a>

**Funding Fax-** (319)-395-6423

Travis Jennings (319)-395-6452

**INDIRECT MOTORCYCLE LOAN RATES AND TERMS**  
EFFECTIVE 07/10/2017

Maximum LTV's	A+ 110%	A 110%	B 100%	C 90%	D 90%	E 90%
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**HARLEY DAVIDSON (ONLY) MOTORCYCLES**

Year	A+ 720+	A 680-719	B 660-679	C 630-659	D 600-629	E 599 & Below
13-18 48 Months	1.99	1.99	N/A	N/A	N/A	N/A
13-18 66 Months	3.39	4.24	4.74	8.24	11.24	14.24
13-18 67-72 Months	3.74	4.49	4.99	8.74	11.49	14.49
13-18 73- 8 Months	3.99	4.74	5.24	8.99	11.74	14.74
13-18 79-84 Months	4.24	4.99	5.49	9.24	N/A	N/A
11-12 60 Months	3.39	4.24	4.74	8.99	11.99	14.99
11-12 61-66 Months	3.74	4.49	4.99	9.49	12.24	15.24
11-12 67-72 Months	3.99	4.74	5.24	9.74	12.49	15.49
11-12 73-78 Months	4.24	4.99	5.49	9.99	N/A	N/A
09-10 54 Months	4.49	5.24	5.74	9.49	12.49	15.49
09-10 55-60 Months	4.74	5.49	5.99	9.99	12.74	15.74
09-10 61-66 Months	4.99	5.74	6.24	10.24	12.99	15.99
09-10 67-72 Months	5.24	5.99	6.49	10.49	N/A	N/A
08 48 Months	5.49	6.24	7.74	11.24	13.24	16.24
08 49-54 Months	5.74	6.49	7.99	11.74	13.49	16.49
08 55-60 Months	5.99	6.74	8.24	11.99	13.74	16.74
08 61-66 Months	6.24	6.99	8.49	12.24	N/A	N/A
07 & Older 36 Months	7.74	8.24	8.74	12.24	14.24	17.24
07 & Older 37-42 Months	7.99	8.49	8.99	12.74	14.49	17.49
07 & Older 43-48 Months	8.24	8.74	9.24	12.99	14.74	17.74
07 & Older 49-54 Months	8.49	8.99	9.49	13.24	N/A	N/A
07 & Older 55-60 Months	8.74	9.24	9.74	N/A	N/A	N/A

**LTV PRICING:** Add .25% for all in excess of stated LTV's

**NON HARLEY DAVIDSON MOTORCYCLES, ATV's, SNOWMOBILES**

Year	A+ 720+	A 680-719	B 660-679	C 630-659	D 600-629	E 599 & Below
13-18 60-72 Months	5.24	5.74	6.74	8.74	11.24	14.24
09-12 48-60 Months	6.74	7.24	8.24	10.24	12.74	15.74
08 & Older 24-36 Months	7.74	8.24	9.24	11.74	13.74	16.74

In case of an applicant with no credit bureau score, the rate will be the "D" grade of paper

**Product Advance Guidelines**

All back end products (except credit life and disability insurance) are as follows:

- Motorcycle service contracts- Maximum is the lesser of \$2,500.00 or 20% of the purchase price
- GAP maximum of \$750.00\*
- Maintenance agreements- Maximum of \$500.00 per agreement

\*Not all applicants will qualify for the maximum advance. Examples: 1<sup>st</sup> time buyers and borrowers with weaker credit

INDIVIDUAL CONTRACT SIZE	DEALER COMPENSATION
\$0 to \$20,000	1.00%
\$20,001 AND ABOVE	1.25%

Dealer compensation is a flat fee based on the dollar amount of the individual loan contract funded, and will be paid monthly.

**Acceptable POR Verification Documentation**

\* = Must be dated within 45 days

- Utility Bill (NOT cable/internet/cell) \*
- Bank Statement from another financial \*
- Voter Registration Card
- Form W2
- Paystub \*
- Rental/Lease Agreement or Mortgage \*
- Correspondence from the IRS\*