



# Indirect Financing Program

**New and Used Vehicles / Street Legal Motorcycles**

Physical Address: 14610 E Sprague Spokane Valley, WA 99216

Lienholder Address: PO Box 4000 Veradale, WA 99037

January 10, 2025

Phone: 509-534-2388

Fax: 509-534-2460

Dealer Site for Rates and Payoff Information: <https://www.numericacu.com/ds>

E-Funding: <https://www.numericacu.com/ds/financing/efund/>

2017 or Newer

**\*\*6-month term extension available on all approved terms if backend products are sold\*\***

Credit Tier	Beacon Score	1 to 72	73 to 84	Dealer Flat
1	730 +	4.99%* or 5.49%** or 5.99%	5.49%* or 5.99%** or 6.49%	0%* or 1%** or 2%
2	674 - 729	5.74%* or 6.24%** or 6.74%	6.24%* or 6.74%** or 7.24%	0%* or 1%** or 2%
3	637 - 673	6.24%* or 6.74%** or 7.24%	6.74%* or 7.24%** or 7.74%	0%* or 1%** or 2%
4	600 - 636	8.24%** or 8.74%	8.74%** or 9.24%	1%** or 2%
5	550 - 599	11.24%** or 11.74%	11.74%** or 12.24%	.75%** or 1.75%
6	549 and Below	15.99%		

Min \$10,000 to finance for flat.  
Under \$10,000 to finance unable to take lower flat option.

2016 and Older

Credit Tier	Beacon Score	1 to 72	73 to 84	Dealer Flat
1	730 +	7.99%	8.49%	1.00%
2	674 - 729	8.74%	9.24%	1.00%
3	637 - 673	9.24%	9.74%	1.00%
4	600 - 636	10.74%	11.24%	1.00%
5	550 - 599	13.74%		
6	549 and Below	17.24%		

Min \$10,000 to finance for flat

Dealer Representative: Katherine Hyndman 509-710-4790 [khyndman@numericacu.com](mailto:khyndman@numericacu.com)

**Underwriters 509-534-2388 Ext. 3**

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**Funders 509-534-2388 Ext. 2**

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 Tawny [ttruax@numericacu.com](mailto:ttruax@numericacu.com)

See Page 2 for Program Guidelines



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#### STANDARD PROGRAM GUIDELINES:

- **New units 2024 and newer Invoice value. 2023 and older JD Power Clean Trade.**
- **Offerings to include tax, title, and license in the amount to finance.**
- **Collateral may not be used for Uber/Lyft/Taxi/Delivery driver or rental, etc.**
- **Dealer Flat Options: where indicated, dealer can opt to take lower flat option for lower rate. Rate does not need to be updated by underwriter, will be adjusted at funding.**
- **Rate buy downs will be considered - contact an underwriter for details.**
- **No max reserve.** Less than \$10,000 to finance no reserve paid.
- **6-month term extension available on all approved terms if backend products are sold.**
- Rates based on higher applicant(s) Experian Fico Version 8 Auto (internal scores only).
- For 84 month financing is based on age of collateral, mileage, and overall creditworthiness of borrower(s). Availability subject to underwriter's discretion. Allowable advances determined on a deal-by-deal basis by the underwriter.
- Membership is open to anyone who lives, works, and/or worships or related to someone who qualifies for membership in Washington State or North Idaho counties including:  
Boundary, Bonner, Kootenai, Shoshone, Benewah, Latah, Clearwater, Nez Perce, Lewis and Idaho.
- \$20 nonmember processing fee for non Numerica Credit Union Members. Applicable fees for title may apply. Contact Dealer Representative for details.
- Ineligible Vehicles: Salvaged, branded, black market, lemon law, or restored titles.
- Aftermarket Products: Maximum GAP policy is \$1199. Warranty limits determined by underwriter.
- NCU will not accept loans exceeding 36% MAPR as a result of GAP or credit protection products financed.
- Charge Back Period: Three payments must be made to avoid charge back.
- Acquisition fees can be assessed by the underwriter on a deal-by-deal basis.
- Approvals valid for 30 days from date of offering.
- Contracts must be funded fifteen days prior to first payment, or first payment withheld from proceeds.
- Valid Driver's License required for funding (on joint applications only one of two applicants must have DL).
- Rates, terms, and conditions are subject to change.
- All business loans will be charged a \$595 acquisition fee, maximum loan amount of \$50,000. Contact underwriter for requirements and paperwork.