



Indirect Financing Program

New and Used Off Road Units

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: <https://www.numericacu.com/ds>

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

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

2017 or Newer

Credit Tier	Beacon Score	1 to 72	73 to 84	Dealer Flat*
1	730 +	7.49%	7.74%	1.75%
2	674 - 729	8.24%	8.74%	1.75%
3	637 - 673	8.99%	9.24%	1.25%
4	600 - 636	11.49%	12.74%	
5	550 - 599	14.49%	15.74%	
6	549 and Below	17.99%		

*Minimum \$7,500 to finance for flat

2016 and Older

Credit Tier	Beacon Score	1 to 72	73 to 84	Dealer Flat*
1	730 +	9.49%	9.74%	1.00%
2	674 - 729	10.24%	10.74%	1.00%
3	637 - 673	10.99%	11.24%	1.00%
4	600 - 636	13.49%	14.74%	
5	550 - 599	16.49%	17.74%	
6	549 and Below	17.99%		

*Minimum \$7,500 to finance for flat

Dealer Representative: Katherine Hyndman 509-710-4790 khyndman@numericacu.com

Underwriters 509-534-2388 Ext. 3

Adam 509-343-7804 awest@numericacu.com
 Amanda 509-462-6227 acrowder@numericacu.com
 Julia 509-688-6808 jteraceno@numericacu.com
 Megan 509-536-6127 mswett@numericacu.com
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 Jeremy 509-755-7326 jwheeler@numericacu.com

Funders 509-534-2388 Ext. 2

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 Madison mbodeau@numericacu.com
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 Tawny 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.**
- **Rate buy downs will be considered - contact an underwriter for details.**
- **6-month term extension available on all approved terms if backend products are sold**
- **No max reserve.** Less than \$7,500 to finance no reserve paid.
- Off road units include Dirt Bikes, ATV's, Side by Sides, and Personal Watercraft.
- Rates based on higher applicant(s) Experian Fico Version 8 Auto (internal scores only).
- 84 month term 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.
- 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.
- If trailer is necessary must be listed as collateral on the contract.
- 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.