



# Indirect Financing Program

## New and Used RV and Boat

Physical Address: 14610 E Sprague Spokane Valley, WA 99216

Lienholder Address: PO Box 4000 Veradale, WA 99037

January 29, 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/>

### 2017 or Newer

Tier	Score	1 to 96	97 to 144	145 to 180	Dealer Flat*
1	730+	5.99%* or 6.49%** or 6.99%	6.24%* or 6.74%** or 7.24%	6.49%* or 6.99%** or 7.49%	0%* or 1%** or 2%
2	674-729	6.74% or 7.24%** or 7.74%	6.99% or 7.49%** or 7.99%	7.24% or 7.74%** or 8.24%	0%* or 1%** or 2%
3	637 - 673	7.99% or 8.49%** or 8.99%	8.49% or 8.99%** or 9.49%	8.74% or 9.24%** or 9.74%	0%* or 1%** or 2%
4	600 - 636	11.99%** or 12.49%	11.99%** or 12.49%	12.24%** or 12.74%	.75%** or 1.75%
5	550 - 599	14.49%	14.74%	15.74%	
6	≤ 549	16.24%	16.74%	17.99%	

\*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 96	97 to 144	145 to 180	Dealer Flat*
1	730 and Above	7.49%	7.74%	7.99%	1.00%
2	674 - 729	8.24%	8.49%	8.74%	1.00%
3	637 - 673	9.49%	9.99%	10.24%	1.00%
4	600 - 636	12.99%	12.99%	13.24%	1.00%
5	550 - 599	14.99%	15.24%	16.24%	
6	≤ 549	16.74%	17.24%	17.99%	

\*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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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.
- Rates based on higher applicant(s) Experian Fico Version 8 Auto (internal scores only).
- RV's, Boats, and Park Models intended for use as principal dwelling are ineligible for financing.
- 180 month term financing is based on age of collateral, mileage and overall creditworthiness of the 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: Warranty/GAP limits determined by underwriter.
- 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.