



# Indirect Financing Program

April 1, 2025

## New and Used Off Road Units

Physical Address: 14610 E Sprague Spokane Valley, WA 99216

Lienholder Address: PO Box 4000 Veradale, WA 99037

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

### 2018 or Newer

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

\*Minimum \$7,500 to finance for flat

### 2017 and Older

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

\*Minimum \$7,500 to finance for flat

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

Underwriters 509-534-2388 Ext. 3

Funders 509-534-2388 Ext. 2

Adam 509-343-7804 [awest@numericacu.com](mailto:awest@numericacu.com)

Email: [dsfunders@numericacu.com](mailto:dsfunders@numericacu.com)

Amanda 509-462-6227 [acrowder@numericacu.com](mailto:acrowder@numericacu.com)

Julia 509-688-6808 [iteraceno@numericacu.com](mailto:iteraceno@numericacu.com)

Megan 509-536-6127 [mswett@numericacu.com](mailto:mswett@numericacu.com)

Tallon 509-755-7346 [tcerna@numericacu.com](mailto:tcerna@numericacu.com)

Jeremy 509-755-7326 [jwheeler@numericacu.com](mailto:jwheeler@numericacu.com)

Please visit our dealer site for program guidelines, contact information and additional tools.

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

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

See Page 2 for Program Guidelines



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### STANDARD PROGRAM GUIDELINES:

- **Values:** New units 2025 and newer Invoice value. 2024 and older JD Power Clean Trade.
- **Included in Calls:** Offerings to include tax, title, and license in the amount to finance.
- **Restrictions:** Collateral may not be used for Uber/Lyft/Taxi/Delivery driver or rental, etc. Ineligible Vehicles: Salvaged, branded, black market, lemon law, or restored titles.
- **Rates:** Based on higher applicant(s) Experian Fico Version 8 Auto (internal scores only).
- **Reserve:** No max reserve. Less than \$7,500 to finance no reserve paid.
- **Membership:** 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.
- **Fees:** \$20 non-member processing fee for non Numerica Credit Union Members. Applicable title fees may apply.
- **Aftermarket Products:** Maximum GAP policy is \$1500. 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.
- **Contracts:** 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).
- **Business Loans:** All business loans will be charged a \$595 acquisition fee, maximum loan amount of \$50,000. Contact underwriter for requirements and paperwork.