



Indirect Financing Program

September 26, 2025

New and Used Vehicles

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 +	5.24%* or 5.49%** or 5.74%	5.74%* or 5.99%** or 6.24%	0%* or 1%** or 2%
674 - 729	5.74%* or 5.99%** or 6.24%	6.24%* or 6.49%** or 6.74%	0%* or 1%** or 2%
637 - 673	6.24%* or 6.49%** or 6.74%	6.74%* or 6.99%** or 7.24%	0%* or 1%** or 2%
600 - 636	7.74* or 7.99%** or 8.24%	8.24* or 8.49%** or 8.74%	0%* or 1%** or 2%
550 - 599	10.99%** or 11.24%	11.49%** or 11.74%	.75%** or 1.75%
549 and Below	15.49%	15.99%	

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

2017 and Older

Beacon Score	1 to 72	73 to 84	Dealer Flat
730 +	7.74%	8.24%	1.00%
674 - 729	8.24%	8.74%	1.00%
637 - 673	8.74%	9.24%	1.00%
600 - 636	10.24%	10.74%	1.00%
550 - 599	13.24%		
549 and Below	17.49%		

Min \$10,000 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

Email: dsfunders@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 \$10,000 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.