



# Indirect Financing Program

## New and Used Boat

Physical Address: 14610 E Sprague Spokane Valley, WA 99216

Lienholder Address: PO Box 4000 Veradale, WA 99037

April 1, 2026

### 2019 or Newer

Score	1 to 96	97 to 144	145 to 180	181-240	Dealer Flat*
730+	5.99%* or 6.24%** or 6.49%	6.24%* or 6.49%** or 6.74%	6.49%* or 6.74%** or 6.99%	6.99%* or 7.24%** or 7.49%	0%* or 1.25%** or 2.25%
674-729	6.74%* or 6.99%** or 7.24%	6.99%* or 7.24%** or 7.49%	7.24%* or 7.49%** or 7.74%	7.74%* or 7.99%** or 8.24%	0%* or 1.25%** or 2.25%
637 - 673	8.24%* or 8.49%** or 8.74%	8.74%* or 8.99%** or 9.24%	8.99%* or 9.24%** or 9.49%		0%* or 1.25%** or 2.25%
600 - 636	11.74%* 11.99%** or 12.24%	11.74%* 11.99%** or 12.24%	11.99%* 12.24%** or 12.49%		0%* or 1.25%** or 2.25%
550 - 599	14.24%	14.49%	15.49%		
≤ 549	15.99%	16.49%	17.74%		

240 month terms: RR1 and RR2 \$100k+

\*Min \$10,000 to finance for flat.

\*Under \$10,000 to finance unable to take lower flat option

### 2018 and Older

Beacon Score	1 to 96	97 to 144	145 to 180	Dealer Flat*
730 and Above	8.49%	8.74%	8.99%	1.00%
674 - 729	9.24%	9.49%	9.74%	1.00%
637 - 673	10.74%	11.24%	11.49%	1.00%
600 - 636	14.24%	14.24%	14.49%	1.00%
550 - 599	16.24%	16.49%	17.49%	
≤ 549	17.99%	17.99%	17.99%	

\*Min \$10,000 to finance for flat

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

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Please visit our dealer site for program guidelines 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 2026 and newer Invoice value. 2025 and older JD Power Average Retail.
- **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 Units: Salvaged, branded, black market, lemon law, or restored titles.
- **240 Month Term:** Risk Rate 1-2 only and minimum amount to finance \$100,000. Subject to underwriter approval.
- **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 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:** Gap/Warranty limits determined by underwriter.
- **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).