Indirect Financing Program

October 31, 2025

New and Used RV and Boat

Physical Address: 14610 E Sprague Spokane Valley, WA 99216
Lienholder Address: PO Box 4000 Veradale, WA 99037

2018 or Newer

Score	1 to 96	97 to 144	145 to 180	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%	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%	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%	

***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 96	97 to 144	145 to 180	Dealer Flat*
730 and Above	6.99%	7.24%	7.49%	1.00%
674 - 729	7.74%	7.99%	8.24%	1.00%
637 - 673	9.24%	9.74%	9.99%	1.00%
600 - 636	12.74%	12.74%	12.99%	1.00%
550 - 599	14.74%	14.99%	15.99%	
≤ 549	16.49%	16.99%	17.74%	

***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
Tallon 509-755-7346 tcerna@numericacu.com
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 Used Wholesale Trade-in for RV’s and JD Power Average retail on Boats.

➢ **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 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).