



Rates Effective on Applications Received On or After: March 9, 2021

Approvals Valid for 30 Days

New & Used Auto Loans		A	B	C+	C
MAX LTV		120%	120%	107%	80%
Model Year	Term	720+	680-719	650-679	620-649
2018- 2021	60	2.25%	2.74%	4.74%	5.99%
	66	2.59%	2.84%	4.84%	6.09%
	75	2.99%	3.24%	5.24%	6.49%
	84	3.99%	4.24%		
2016 - 2017	66	3.25%	3.75%	6.00%	6.75%
	75	3.75%	4.25%		
2015	66	3.50%	4.00%	6.25%	7.00%
	72	3.99%	4.49%		
2014	48	3.50%	4.25%	6.50%	
	60	3.99%	4.74%	6.99%	
2012-2013	48	3.99%	4.74%	6.99%	
	60	4.25%	5.00%	7.25%	
2011	48	5.75%	5.99%	7.75%	

Lienholder Information

People's Credit Union 858 West Main Road
 Middletown, RI 02842
 MA Lienholder Code: C21778
 FL Lienholder Code: 251427599
 \$95.00 VSI

Dealer Flat Fees

\$200	\$7,500 - \$9,999
\$330	\$10,000 - \$14,999
\$400	\$15,000 - \$19,999
\$475	\$20,000 - \$24,999
\$575	\$25,000 - \$29,999
\$699	\$30,000 - \$49,999
\$775	\$50,000 and Over

* Minimum loan amount of \$25,000 and max 25k miles with terms of 84 months.

Program Guidelines

- Vehicle Must Be for Applicant(s)
- Advance Based on MSRP for New and NADA Retail for Used
- Valid U.S. issued ID No work Id's only socials
- Rate based on primary applicant's Experian FICO Auto 08
- Membership Form and \$5 deposit required for each member
- No Commercial, Taxis, Livery, Salvage, Lemon Law or Gray Market Vehicles
- Max Mileage: 100,000 Miles
- No Businesses, POA's or Trusts
- No Refinances or Third Party Trades
- Minimum Loan Amount of \$7,500 and minimum term of 48 months to earn flat fee
- Minimum Loan Amount of \$5,000
- No Uber, Lyft, Turo, Fleet drivers

Dealer Support Team

Lisa Camara, Indirect Lending Manager – Main Office: 401.846.8930 Ext. 1278 • lcamara@peoplescu.com
 Weinand, Indirect Relationship Officer – Cell Phone: 401.924.3326 • jweinand@peoplescu.com
 Indirect Loan Servicer – Main Office: 401.846.8930 Ext. 1228 • dlewis@peoplescu.com
 Underwriter – Main Office: 401.846.8930 Ext. 1285 • tcarson@peoplescu.com
 Fax: 401.619.1755
 funding@peoplescu.com

Julia
 Debra Lewis,
 Terra Carson,

Aftersell Guidelines

- Max Warranty \$3,000 (minimum 24 month term)
- 120 Day charge back applies on all dealer flats
- Max Gap \$1000
- ACQUISITION FEES MAY APPLY
- People's Gap offered by Allied



800.498.8930 • peoplescu.com



