



McCormick is partnering with **Vibrant Equipment Finance** to offer exclusive finance programs for McCormick dealers with loan terms up to **10 years!**

McCormick Low-Rate Program

Loan Terms (Years)	Interest Rates
3	0.00%
4	0.00%
5	0.00%
6	0.00%
7	0.99%
8	3.99%
10	4.99%

- Subject to credit approval
- 660 minimum credit score
- Offer valid on new McCormick Equipment (X1 & X4 models)
- Valid through March 31, 2026
- Subsidy eligible up to 100% of DNP—blend rate may occur. Down payments may apply. \$15,000 minimum for 10-year term.

Vibrant Standard Rate Program			
Loan Terms (Years)	730+	680-729	660-679
3	5.99%	5.99%	10.99%
4	5.99%	5.99%	10.99%
5	5.99%	6.99%	11.99%
6	5.99%	6.99%	11.99%
7	6.99%	7.99%	12.99%
8	6.99%	7.99%	12.99%
10	6.99%	7.99%	12.99%

The above rates assume a Loan-to-Value ratio of 80% or less.
Add 1.00% for LTV 80.01-110%
Add 3.00% for LTV above 110%
Minimum loan amount of \$15,000 for 10-Year Term
Subject to credit approval. Rates current as of 2/1/2026.
Subject to change without notice. Down payment may be required.

Vibrant Used Equipment Program			
Loan Terms (Years)	730+	680-729	660-679
3	6.99%	6.99%	11.99%
4	6.99%	6.99%	11.99%
5	6.99%	7.99%	12.99%
6	6.99%	7.99%	12.99%
7	7.99%	8.99%	13.99%

The above rates assume a Loan-to-Value ratio of 80% or less.
Add 1.00% for LTV 80.01-110%
Add 3.00% for LTV above 110%
Not all used equipment will be eligible. Subject to age, hours, and usage. Subject to credit approval. Rates current as of 2/1/2026.
Subject to change without notice. Down payment may be required.
Not all used equipment will be eligible for six- and seven-year terms.

Quick Links

- [Dealer Portal](#)
- **Contact Vibrant:** 800-479-6206 loanprogram@vibrantcu.org



Relationship Management Team



Brayden Sechser
(505)851-4895
bsechser@vibrantcu.org



Chuck Ellis
(817)999-3717
cellis@vibrantcu.org



Marc Brown
(563)514-4844
mpbrown@vibrantcu.org



John Weaver
(309) 645-2062
jweaver@vibrantcu.org



Carson Thomas
(309)269-1586
cthomas@vibrantcu.org

