

Monthly Rates – New Equipment[^]

December 2025

Credit Tier	A+ 730+	A 680-729	B 640-679	C 600-639	D 550-599	E <549
36 Months	6.99%	6.99%	11.99%	18.00%	18.00%	18.00%
48 Months	6.99%	6.99%	11.99%	18.00%	18.00%	18.00%
60 Months	6.99%	6.99%	11.99%	18.00%	18.00%	18.00%
72 Months	6.99%	6.99%	11.99%	18.00%	18.00%	18.00%
84 Months	7.49%	7.99%	12.99%	18.00%	18.00%	18.00%
96 Months	7.49%	7.99%	12.99%	18.00%	18.00%	18.00%
120 Months*	7.49%	7.99%	12.99%	18.00%	18.00%	18.00%

^{*\$15,000} loan minimum / 120 Month | \$7,501 loan minimum / 72-96 Month

Key Dealer Contact Information

- o. 800-479-6206
- e. loanprogram@vibrantcu.org

[^]Eligible equipment: Compact Tractors, Compact Equipment, UTVs, ZTR, all Attachments



Monthly Rates – Used Equipment[^]

December 2025

Credit Tier	A+ 730+	A 680-729	B 640-679	C 600-639	D 550-599	E <549
36 Months	7.99%	7.99%	12.99%	18.00%	18.00%	18.00%
48 Months	7.99%	7.99%	12.99%	18.00%	18.00%	18.00%
60 months+	7.99%	7.99%	12.99%	18.00%	18.00%	18.00%
72 Months-	7.99%	7.99%	12.99%	18.00%	18.00%	18.00%
84 Months*	8.49%	8.99%	13.99%	18.00%	18.00%	18.00%

^{*}Used equipment with less than 500 hours and less than 5 years old is eligible for 84-month financing

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⁻Used equipment with less than 1000 hours and less than 10 years old is eligible for 72-month financing

⁺Used equipment with over 1000 hours and older than 10 years old is eligible for 60-month financing

[^]Eligible equipment: Compact Tractors, Compact Equipment, UTVs, ZTR, all Attachments