



## Standard Rates – New Equipment

February 2026

| Credit Tier | A+<br>730+ | A<br>680-729 | B<br>660-679 |
|-------------|------------|--------------|--------------|
| 36 Months   | 5.99%      | 5.99%        | 10.99%       |
| 48 Months   | 5.99%      | 5.99%        | 10.99%       |
| 60 Months   | 5.99%      | 6.99%        | 11.99%       |
| 72 Months   | 5.99%      | 6.99%        | 11.99%       |
| 84 Months   | 6.99%      | 7.99%        | 12.99%       |
| 96 Months   | 6.99%      | 7.99%        | 12.99%       |
| 120 Months* | 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%

Final Rate is based upon credit scoring criteria and loan to value ratio

\*Loan Term is determined based on the amount financed - \$15,000 loan minimum / 120 Month

Eligible Equipment: NEW Compact Tractors, Compact Equipment, UTVs, ZTR, all Attachments

### Key Dealer Contact Information

o. 800-479-6206

e. [loanprogram@vibrantcu.org](mailto:loanprogram@vibrantcu.org)



## Standard Rates – Used Equipment

February 2026

| Credit Tier | A+<br>730+ | A<br>680-729 | B<br>660-679 |
|-------------|------------|--------------|--------------|
| 36 Months   | 6.99%      | 6.99%        | 11.99%       |
| 48 Months   | 6.99%      | 6.99%        | 11.99%       |
| 60 months+  | 6.99%      | 7.99%        | 12.99%       |
| 72 Months-  | 6.99%      | 7.99%        | 12.99%       |
| 84 Months*  | 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%

Final Rate is determined based upon credit scoring criteria and loan to value ratio

Loan Term is determined based on collateral age, hours, and amount financed

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

-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

### Key Dealer Contact Information

o. 800-479-6206

e. [loanprogram@vibrantcu.org](mailto:loanprogram@vibrantcu.org)