



**AUTO RATES**  
EFFECTIVE 1/01/2026  
RATES AS LOW AS 3.99%

*Rates subject to change, please refer to published within your DMS*

<b>ASK ABOUT FAST FUNDING</b>	A+	A	B	C	D
Score	740+	739-700	699-680	679-650	649-600
Loan to Value (MSRP/NADA Clean Retail)	125%	125%	115%	110%	100%

<b>New (2025 &amp; Newer)</b>					
Up to 36 Months	3.99%	4.99%	6.74%	8.24%	12.49%
Up to 60 Months	4.99%	4.99%	7.99%	8.49%	13.49%
Up to 72 Months	5.49%	5.49%	8.49%	8.99%	14.49%
Up to 84 Months	5.74%	5.74%	9.24%	9.49%	N/A

<b>Used (2017-2024)</b>					
Up to 36 Months	5.49%	5.49%	7.99%	8.74%	12.99%
Up to 60 Months	5.74%	5.74%	8.49%	9.24%	13.99%
Up to 72 Months	5.74%	5.74%	8.99%	9.74%	14.99%
Up to 84 Months	6.99%	6.99%	9.24%	10.24%	N/A

<b>OLDIE BUT GOODIE - 10 Years or older ***NO MILEAGE RESTRICTIONS**</b>					
Up to 60 Months	8.49%	8.99%	9.49%	9.99%	13.99%

<b>FIRST TIME BUYER PROGRAM**</b>	
All Tiers	600+
Loan to Value (MSRP/NADA Clean Retail)	90%
Up to 72 Months	11.99%

\*\*First Time Buyer: Max F/E \$25k, 1 year at job Previous tradelines (2) for min 6 months

**\$35 Processing Fee on all funded deals**

<b>RESERVE CALCULATIONS</b>
<p><b>** Buy rate = 1% flat on deal packets uploaded at chiefonline.com/dealer **</b></p> <p>Buy rate + 100 bps = 2% flat</p> <p>Buy rate + 200 bps = 3% flat</p> <p>Maximum Reserve Payout \$2,000</p>

(Reserve subject to chargeback for payoff or default within 180 days; or before 6 regular payments are made.)

**Backend/Products:**

Allowance is 20% of MSRP or NADA Clean Retail Value or \$2,000 (whichever is greater), up to a max of \$7,000.00.

»Gap Insurance sold not to exceed \$1,000, included in the total backend allowance.

**\*\*\*Need a Back-End Boost?\*\*\*** Increase your back-end limit up to \$1k for only \$50!

Membership Eligibility: Michigan resident. Chief will donate \$5.00 to establish membership

»Each applicant must have a valid Michigan photo driver's license (no temporary or restricted licenses)

»Address on all paperwork must match address on driver's license

Higher rates may apply to applicants with bankruptcy experience or limited credit history

Co-applicants must reside at the same address

No branded, rebuilt, salvaged titles; lemon law vehicles; or straw purchases

Funding packets received before 3:00 pm will be funded same day. Approvals valid for 30 days.

**\*\*Same day funding not guaranteed on deals sent via mail - Buy Rate on paper deal packets only 1% flat**

**Address for funding and lien placement is: Chief Financial Credit Union, 200 Diversion St., Rochester Hills, MI 48307**

**ELT/Lien Holder ID for electronic title filing: LH101813**

[www.ChiefOnline.com/Dealer](http://www.ChiefOnline.com/Dealer)

**Serving all of Michigan**

Submit via RouteOne, Dealer Track, Allegro

Toll-free Dealer Line 855-253-1200

Fax 248-751-5989

EMAIL: [INDIRECTLENDING@CHIEFONLINE.COM](mailto:INDIRECTLENDING@CHIEFONLINE.COM)

**UNDERWRITING HOURS:**

**Mon - Friday 9:00am - 6:00pm**

**Saturday 10:00am - 3:00pm**