CHIEF FINANCIAL CREDIT UNION
...more than money

AUTO RATES
EFFECTIVE 11/1/2026
RATES AS LOW AS 5.49%
Rates subject to change, please refer to published within your DMS

ASK ABOUT FAST FUNDING	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%

New *(2025 & Newer)*					
Up to 36 Months	5.49%	5.49%	6.74%	8.24%	12.49%
Up to 60 Months	5.74%	5.74%	7.99%	8.49%	13.49%
Up to 72 Months	6.24%	6.24%	8.49%	8.99%	14.49%
Up to 84 Months	6.49%	6.49%	9.24%	9.49%	N/A

Used *(2017-2024)*					
Up to 36 Months	5.99%	5.99%	7.99%	8.74%	12.99%
Up to 60 Months	6.24%	6.24%	8.49%	9.24%	13.99%
Up to 72 Months	6.49%	6.49%	8.99%	9.74%	14.99%
Up to 84 Months	7.49%	7.49%	9.24%	10.24%	N/A

OLDIE BUT GOODIE - 10 Years or older **NO MILEAGE RESTRICTIONS**					
Up to 60 Months	8.99%	9.49%	9.99%	10.49%	14.49%

FIRST TIME BUYER PROGRAM**	
All Tiers	600+
Loan to Value (MSRP/NADA Clean Retail)	90%
Up to 72 Months	12.49%

****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

RESERVE CALCULATIONS

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

(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. $5.00 to establish membership will be taken out of funding.
»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

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

UNDERWRITING HOURS:
Mon - Fri 9:00am - 6:00pm
Saturday: 10:00am - 3:00pm