

New Autos

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	2.19%	2.44%	4.69%	7.69%	12.69%
48 Months		2.44%	2.69%	4.94%	7.94%	12.94%
63 Months		2.44%	2.69%	4.94%	7.94%	12.94%
75 Months	\$15,001	2.94%	3.19%	5.44%	N/A	N/A
84 Months	\$25,001	3.94%	4.19%	N/A	N/A	N/A

Used Autos (Model Year 2014 - 2016)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	2.44%	2.69%	4.94%	7.94%	12.94%
48 Months		2.69%	2.94%	5.19%	8.19%	13.19%
63 Months		2.69%	2.94%	5.19%	8.19%	13.19%
75 Months	\$15,001	3.19%	3.44%	5.69%	N/A	N/A

Used Autos (Model Year 2013 and Older)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ^{1 2} Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	2.44%	2.69%	4.94%	7.94%	12.94%
48 Months		2.69%	2.94%	5.19%	8.19%	13.19%
63 Months		2.69%	2.94%	5.19%	8.19%	13.19%

All rates are subject to change without notice.

¹ Actual rate will vary depending on applicant's credit ratings and length of loan term.

Members in a relationship pricing group qualify for a 0.25% APR discount.

² Purchase money rates listed. For non-purchase money loans, add an additional 2.00% APR.

Payment example based on a \$10,000 loan: \$169.28 at 2.44% APR with a 63-month term; \$146.13 at 2.94% APR with a 75-month term; \$136.42 at 3.94% with a 84-month term.

New Boat & RVs

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	3.24%	3.49%	5.74%	8.74%	13.74%
48 Months		3.49%	3.74%	5.99%	8.99%	13.99%
63 Months		3.99%	4.24%	6.49%	9.49%	14.49%
75 Months	\$20,001	4.24%	4.49%	6.74%	N/A	N/A
84 Months		5.24%	5.49%	N/A	N/A	N/A
120 Months	\$50,001	5.49%	5.74%	N/A	N/A	N/A
144 Months	\$75,001	5.74%	5.99%	N/A	N/A	N/A

Used Boat & RVs (Model Year 2014 - 2016)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	3.49%	3.74%	5.99%	8.99%	13.99%
48 Months		3.74%	3.99%	6.24%	9.24%	14.24%
63 Months		4.24%	4.49%	6.74%	9.74%	14.74%
75 Months	\$20,001	4.49%	4.74%	6.99%	N/A	N/A
84 Months		5.49%	5.74%	N/A	N/A	N/A
120 Months	\$50,001	5.74%	5.99%	N/A	N/A	N/A
144 Months	\$75,001	5.99%	6.24%	N/A	N/A	N/A

Used Boat & RVs (Model Year 2013 and Older)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ^{1 2} Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	4.49%	4.74%	6.99%	9.99%	14.99%
48 Months		4.74%	4.99%	7.24%	10.24%	15.24%
63 Months		5.24%	5.49%	7.74%	10.74%	15.74%
75 Months	\$20,001	5.49%	5.74%	7.99%	N/A	N/A
84 Months		6.49%	6.74%	N/A	N/A	N/A
120 Months	\$50,001	6.74%	6.99%	N/A	N/A	N/A
144 Months	\$75,001	6.99%	7.24%	N/A	N/A	N/A

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¹ Actual rate will vary depending on applicant's credit ratings and length of loan term.

Members in a relationship pricing group qualify for a 0.25% APR discount.

² Purchase money rates listed. For non-purchase money loans, add an additional 2.00% APR.

Payment example based on a \$10,000 loan: \$175.76 at 3.99% APR with a 63-month term; \$151.56 at 4.24% APR with a 75-month term; \$142.01 at 5.24% APR with a 84-month term.

New Motorcycles

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	3.24%	3.49%	5.74%	8.74%	13.74%
48 Months		3.49%	3.74%	5.99%	8.99%	13.99%
63 Months		3.99%	4.24%	6.49%	9.49%	14.49%
75 Months	\$20,001	4.24%	4.49%	6.74%	N/A	N/A

Used Motorcycles (Model Year 2014 - 2016)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ¹ Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	3.49%	3.74%	5.99%	8.99%	13.99%
48 Months		3.74%	3.99%	6.24%	9.24%	14.24%
63 Months		4.24%	4.49%	6.74%	9.74%	14.74%
75 Months	\$20,001	4.49%	4.74%	6.99%	N/A	N/A

Used Motorcycles (Model Year 2013 and Older)

100% LTV Financing

Repayment Term	Minimum Loan Amount	Annual Percentage Rate ^{1 2} Based on Credit Score				
		≥ 720	680 - 719	640 - 679	600 - 639	≤ 599
36 Months	\$100	4.49%	4.74%	6.99%	9.99%	14.99%
48 Months		4.74%	4.99%	7.24%	10.24%	15.24%
63 Months		5.24%	5.49%	7.74%	10.74%	15.74%

All rates are subject to change without notice.

¹ Actual rate will vary depending on applicant's credit ratings and length of loan term.

Members in a relationship pricing group qualify for a 0.25% APR discount.

² Purchase money rates listed. For non-purchase money loans, add an additional 2.00% APR.

Payment example based on a \$10,000 loan: \$175.76 at 3.99% APR with a 63-month term; \$151.56 at 4.24% APR with a 75-month term.

Adjustable Rate Home Equity Line of Credit (L45 of L46)

Repayment Term	Annual Percentage Rate ^{1 2 3} Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
180 Months	4.25%	5.25%	5.75%
	Prime + 0.00	Prime + 1.00	Prime + 1.50

Fixed Rate Home Equity Loan (L43 or L44)

Repayment Term	Annual Percentage Rate ¹ Based on Credit Score					
	80% or Less LTV			81% - 90% LTV ⁴		
	≥ 680	640 - 679	≤ 639	≥ 680	640 - 679	≤ 639
1 - 120 Months	3.74%	4.24%	4.74%	4.24%	4.74%	N/A
121 - 180 Months	4.24%	4.74%	5.24%	N/A	N/A	N/A

Fixed Rate Mortgage Refinance Loan (L42)

Repayment Term	Annual Percentage Rate ¹ Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
1 - 120 Months	3.24%	N/A	N/A
121 - 180 Months	3.24%	N/A	N/A
181 - 240 Months	3.74%	N/A	N/A

All rates are subject to change without notice. Rates effective as of June 23, 2017.

Henrico will obtain a valid first or second lien position on the consumer's dwelling. Adequate property insurance is required.

Payment example based on a \$10,000 loan: \$97.68 at 3.24% APR with a 10-year term; \$70.22 at 3.24% APR with a 15 year-term; \$59.24 3.74% APR with a 20-year term.

¹ Actual rate will vary depending on applicant's credit ratings and length of loan term.

² You may draw against your credit line any time during the first five years after closing.

³ APR may vary, minimum APR is 3%, maximum APR is 16%.

⁴ Maximum loan amount is \$25,000 or less when LTV exceeds 80%.