

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	2.59%	2.84%	5.09%	8.09%	13.09%
48 Months		2.84%	3.09%	5.34%	8.34%	13.34%
63 Months		2.84%	3.09%	5.34%	8.34%	13.34%
75 Months	\$15,001	3.09%	3.34%	5.59%	N/A	N/A
84 Months	\$25,001	4.09%	4.34%	N/A	N/A	N/A

Used Autos (Model Year 2013 - 2017)

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	2.84%	3.09%	5.34%	8.34%	13.34%
48 Months		3.09%	3.34%	5.59%	8.59%	13.59%
63 Months		3.09%	3.34%	5.59%	8.59%	13.59%
75 Months	\$15,001	3.34%	3.59%	5.84%	N/A	N/A

Used Autos (Model Year 2012 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	2.84%	3.09%	5.34%	8.34%	13.34%
48 Months		3.09%	3.34%	5.59%	8.59%	13.59%
63 Months		3.09%	3.34%	5.59%	8.59%	13.59%

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: \$171.03 at 2.84% APR with a 63-month term; \$146.78 at 3.09% APR with a 75-month term; \$137.09 at 4.09% 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	3.59%	3.84%	6.09%	9.09%	14.09%
48 Months		3.84%	4.09%	6.34%	9.34%	14.34%
63 Months		3.84%	4.09%	6.34%	9.34%	14.34%
75 Months	\$20,001	4.09%	4.34%	6.59%	N/A	N/A
84 Months		5.09%	5.34%	N/A	N/A	N/A
120 Months	\$50,001	5.34%	5.59%	N/A	N/A	N/A
144 Months	\$75,001	5.59%	5.84%	N/A	N/A	N/A

Used Boat & RVs (Model Year 2015 - 2017)

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	3.84%	4.09%	6.34%	9.34%	14.34%
48 Months		4.09%	4.34%	6.59%	9.59%	14.59%
63 Months		4.09%	4.34%	6.59%	9.59%	14.59%
75 Months	\$20,001	4.34%	4.59%	6.84%	N/A	N/A
84 Months		5.34%	5.59%	N/A	N/A	N/A
120 Months	\$50,001	5.59%	5.84%	N/A	N/A	N/A
144 Months	\$75,001	5.84%	6.09%	N/A	N/A	N/A

Used Boat & RVs (Model Year 2014 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	4.84%	5.09%	7.34%	10.34%	15.34%
48 Months		5.09%	5.34%	7.59%	10.59%	15.59%
63 Months		5.09%	5.34%	7.59%	10.59%	15.59%
75 Months	\$20,001	5.34%	5.59%	7.84%	N/A	N/A
84 Months		6.34%	6.59%	N/A	N/A	N/A
120 Months	\$50,001	6.59%	6.84%	N/A	N/A	N/A
144 Months	\$75,001	6.84%	7.09%	N/A	N/A	N/A

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: \$175.50 at 3.84% APR with a 63-month term; \$151.31 at 4.09% APR with a 75-month term; \$141.74 at 5.09% 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	3.59%	3.84%	6.09%	9.09%	14.09%
48 Months		3.84%	4.09%	6.34%	9.34%	14.34%
63 Months		3.84%	4.09%	6.34%	9.34%	14.34%
75 Months	\$20,001	4.09%	4.34%	6.59%	N/A	N/A

Used Motorcycles (Model Year 2015 - 2017)

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	3.84%	4.09%	6.34%	9.34%	14.34%
48 Months		4.09%	4.34%	6.59%	9.59%	14.59%
63 Months		4.09%	4.34%	6.59%	9.59%	14.59%
75 Months	\$20,001	4.34%	4.59%	6.84%	N/A	N/A

Used Motorcycles (Model Year 2014 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	4.84%	5.09%	7.34%	10.34%	15.34%
48 Months		5.09%	5.34%	7.59%	10.59%	15.59%
63 Months		5.09%	5.34%	7.59%	10.59%	15.59%

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: \$175.50 at 3.84% APR with a 63-month term; \$151.31 at 4.09% 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	4.75%	5.75%	6.25%
	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	3.49%	N/A	N/A
121 - 180 Months	3.74%	N/A	N/A
181 - 240 Months	3.99%	N/A	N/A

All rates are subject to change without notice. Rates effective as of March 22, 2018.

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: \$98.83 at 3.49% APR with a 10-year term; \$72.67 at 3.74% APR with a 15 year-term; \$60.54 3.99% 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%.