FORUM CREDIT UNION

Interest Rates - Auto

Rates as of 10.1.2026

THE FOLLOWING LOAN TERMS AND RATES ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE. THE INFORMATION SHOWN HERE IS ONLY AN ESTIMATE. Your **Annual Percentage Rate** will vary according to your creditworthiness, type and age of collateral requested, presence of a co-signer or guarantor, days until first payment, etc. Please ask a loan officer for details on how your rate is determined. Advance (% of book value) and mileage limitations may also apply. (See below)

2024+ Autos

Tier	Term (Months)	Monthly Calculation - per $1000	Daily Periodic Rate	**Annual Percentage Rate (APR)***
A+	**36 – 53**	**$17.37**	**0.0173699%**	**6.34%**
A+	**54 - 65**	**$18.47**	**0.0184658%**	**6.74%**
A+	**66 - 77**	**$19.42**	**0.0194247%**	**7.09%**
A+	**78 - 84**	**$20.79**	**0.0207945%**	**7.59%**
A	**36 – 53**	**$20.38**	**0.0203836%**	**7.44%**
A	**54 - 65**	**$21.21**	**0.0212055%**	**7.74%**
A	**66 - 77**	**$21.48**	**0.0214795%**	**7.84%**
A	**78 - 84**	**$22.85**	**0.0228493%**	**8.34%**
B	**36 – 53**	**$22.58**	**0.0225753%**	**8.24%**
B	**54 - 65**	**$23.40**	**0.0233973%**	**8.54%**
B	**66 - 77**	**$24.22**	**0.0242192%**	**8.84%**
B	**78 - 84**	**$24.77**	**0.0247671%**	**9.04%**
C	**36 – 53**	**$27.92**	**0.0279178%**	**10.19%**
C	**54 - 65**	**$28.47**	**0.0284658%**	**10.39%**
C	**66 - 77**	**$29.84**	**0.0298356%**	**10.89%**
C	**78 - 84**	**$30.66**	**0.0306575%**	**11.19%**

2021-2023 Autos

Tier	Term (Months)	Monthly Calculation - per $1000	Daily Periodic Rate	Annual Percentage Rate (APR)*
A+	**36 – 53**	**$18.19**	**0.018192%**	**6.64%**
A+	**54 - 65**	**$19.01**	**0.019014%**	**6.94%**
A+	**66 - 77**	**$20.25**	**0.020247%**	**7.39%**
A+	**78 - 81**	**$21.89**	**0.021890%**	**7.99%**
A	**36 – 53**	**$20.66**	**0.020658%**	**7.54%**
A	**54 - 65**	**$21.48**	**0.021479%**	**7.84%**
A	**66 - 77**	**$22.58**	**0.022575%**	**8.24%**
A	**78 - 81**	**$23.67**	**0.023671%**	**8.64%**
B	**36 – 53**	**$23.12**	**0.023123%**	**8.44%**
B	**54 - 65**	**$23.95**	**0.023945%**	**8.74%**
B	**66 - 77**	**$24.77**	**0.024767%**	**9.04%**
B	**78 - 81**	**$26.14**	**0.026137%**	**9.54%**
C	**36 – 53**	**$28.19**	**0.028192%**	**10.29%**
C	**54 - 65**	**$28.74**	**0.028740%**	**10.49%**
C	**66 - 77**	**$30.11**	**0.030110%**	**10.99%**
C	**78 - 81**	**$30.93**	**0.030932%**	**11.29%**

2018-2020 Autos

Tier	Term (Months)	Monthly Calculation - per $1000	Daily Periodic Rate	**Annual Percentage Rate (APR)***
A+	**36 – 53**	**$20.66**	**0.020658%**	**7.54%**
A+	**54 - 65**	**$21.21**	**0.021205%**	**7.74%**
A+	**66 - 77**	**$22.71**	**0.022712%**	**8.29%**
A+	**78 - 81**	**$24.08**	**0.024082%**	**8.79%**
A	**36 – 53**	**$22.85**	**0.022849%**	**8.34%**
A	**54 - 65**	**$23.12**	**0.023123%**	**8.44%**
A	**66 - 77**	**$25.86**	**0.025863%**	**9.44%**
A	**78 - 81**	**$26.68**	**0.026685%**	**9.74%**
B	**36 – 53**	**$24.77**	**0.024767%**	**9.04%**
B	**54 - 65**	**$25.59**	**0.025589%**	**9.34%**
B	**66 - 77**	**$26.41**	**0.026411%**	**9.64%**
B	**78 - 81**	**$27.51**	**0.027507%**	**10.04%**

C	36 – 53	$29.29	0.029288%	10.69%
C	54 - 65	$30.66	0.030658%	11.19%
C	66 - 77	$32.03	0.032027%	11.69%
C	78 - 81	$32.58	0.032575%	11.89%

Interest Rates – Auto (continued)

2015-2017 Autos

Tier	Term (Months)	Monthly Calculation - per $1000	Daily Periodic Rate	Annual Percentage Rate (APR)*
A+	36 – 53	$23.81	0.023808%	8.69%
A+	54 - 65	$24.36	0.024356%	8.89%
A	36 – 53	$25.86	0.025863%	9.44%
A	54 - 65	$26.68	0.026685%	9.74%
B	36 – 53	$27.51	0.027507%	10.04%
B	54 - 65	$28.05	0.028055%	10.24%
C	36 – 53	$30.66	0.030658%	11.19%
C	54 - 65	$32.03	0.032027%	11.69%

Low LTV Discount – FORUM offers an additional discount for Loan to Value (LTV) at or under 80% of MSRP (New Auto) or JD Power Retail Value (Used Auto) as determined by FORUM Credit Union.

Term and Mileage Limits – 125,000 miles maximum for standard pricing (above). FORUM will consider vehicles between 100,000 and 125,000 miles for A+, A and B tiers only, 60 months maximum.

Monthly Calculation Example – Divide the amount you intend to finance by 1000 and multiply that number by the appropriate monthly calculation in the tables above. For example, if an "A+" borrower wants to finance $17,500 on a 2020 vehicle for 72 months, divide $17,500 by 1000, which equals 17.5 and multiply by $14.72 (see table above, 2020 Autos, "A+" Tier, 66-77 months) for an approximate monthly payment of $258 per month.

Late Charges: In addition to the continued accrual of the Finance Charge at the Daily Periodic Rate, If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late fee equal to 5% of each payment with a minimum of $1.00 and a maximum of $25.00 for each late payment. The maximum amount of $25.00 may change pursuant to Indiana code 24-4.5-1-106 and 24-4.5-2-203.5 so as to always be the maximum amount permitted by law.
Collection Cost: You promise to pay our reasonable attorney's fees after default and referral to an attorney not our salaried employee. This includes, but is not limited to, reasonable attorney's fees incurred by us for any bankruptcy, appeals, or post judgment proceedings. You also promise to pay any and all reasonable expenses incurred by us in realizing on a security interest.
Filing Fee: You will be charged a lien filing fee at the time of an advance if the Credit Union takes a security interest in your collateral and the collateral is of a type in which a security interest in or a lien on such collateral may be perfected by such a filing. The amount of any filing fee will be disclosed on the voucher evidencing the advance.
Returned Item Fees: If you make a payment to us in the form of a check, a share draft, or a similar instrument that is subsequently returned for non-sufficient funds or account closed, we are entitled to impose a returned item fee in the amount of $25.00.
Governing Law: This agreement is governed by the internal laws of the State of Indiana.

EQUAL HOUSING OPPORTUNITY