



**RETAIL FINANCE PROGRAM  
RATES EFFECTIVE 01/01/2020**

Term (months)	Credit Bureau Scores/Rates*			
	700+	680-699	660-679	640-659
24	7.99%	8.99%	9.49%	9.99%
36	8.24%	9.24%	9.74%	10.24%
48	8.49%	9.49%	9.99%	10.49%
60	8.74%	9.74%	10.24%	10.74%
72	8.99%	9.99%	10.49%	10.99%
84	9.99%	10.99%	11.49%	11.99%
120	10.99%	N/A	N/A	N/A

\* For loan amounts less than \$5,000.00, add 4.00% to the above rates.

\* Applicants with credit scores lower than 640 must be approved by company President. Rates will vary per credit underwriting.

**PROGRAM GUIDELINES: RATES FOR NEW ALUMINUM TRAILERS.**

- 24 to 84 month term: Available on all ALUMINUM trailer brands sold by authorized Featherlite Trailer dealers. Trailers must be new (new is defined as untitled and within 2 years old from the current model year being produced). Minimum loan amount is \$2,500.00; Minimum monthly payment is \$100.00
- 120 month extended term: Available on all ALUMINUM trailer brands sold by authorized Featherlite Trailer dealers. Trailers must be new (as defined above), standard models, available on finance amounts between \$10,000.00 - \$90,000.00, and customer Equifax credit bureau score must be over 700.
- Down Payment: -Standard terms are tax, title, and other fees paid up front. Additional down may be required due to applicant's credit history.
- Verification of Income is required on all applicants with loan amounts over \$25,000.00.
- Quarterly, semi-annual, and annual payment terms are available on all loan programs except the 120 month term
- Loans written in business names require personal guaranty from owner.
- Rates are valid for 30 days from approval date, credit commitment is good for 60 days from approval date.
- Maximum advance is 125% of manufacturer's invoice (including tax title, and license, and freight).
- Maximum collision/comprehensive insurance deductible allowed is \$1,000.00 Evidence of insurance covering the trailer, with FLCC Financing listed as loss payee is required before funding.
- All units must be titled within 30 days from the date of sale. The title work must be done by either the Dealer or by FLCC (except in states which require the consumer to title).
- FLCC Financing must receive a complete, fully signed loan package, prior to funding.
- Credit score does not guarantee loan approval or terms.
- Rates and terms are subject to change.

**LIEN HOLDER ADDRESS:**

FLCC Financing Corp.  
PO BOX 81  
Stewartville, MN 55976

**LOSS PAYEE ADDRESS:**

FLCC Financing Corp.  
PO BOX 81  
Stewartville, MN 55976

**FLCC FINANCING CONTACT INFORMATION**

Ph: 507-533-6600 Fax: 507-533-6633

FLCC Financing Corp  
PO BOX 81  
Stewartville, MN 55976