

Interest Rate Work Sheet

Beacon Score _____

FICO / Beacon Score

Score 720+	=	Base _____	+ 0%	=	_____ %
Score 640-719	=	Base _____	+ 1%	=	_____ %
Score 600-639	=	Base _____	+ 2%	=	_____ %
Score 555-599	=	Base _____	+ 5%	=	_____ %
Score 554 & Below	=	Base _____	+ 8%	=	_____ %

Deduct from the above rate, if any of the following items apply:

Checking account with BNCCU	—	.25 %
Previous paid loan with no late payments	—	.25 %
Payroll Deductions, Automatic Payments, or Direct Deposit	—	.25 %
Automatic payment from checking at another Financial Institution (Not BNCCU)	—	.25 %
Financing less than 80% of the NADA retail value or 80% of the Sticker Price	—	.25 %
Total Score	_____	%