



# P1FCU

**Dealer Hotline 208-748-7460**

Indirect Funded AUTO Loan Rates & Standard Conditions — **Effective January 6, 2026**

## 2019 AND NEWER VEHICLES

FICO	Paper	60 Mo	72 Mo	84 Mo	96 Mo*
730+	A+	4.75%	5.04%	5.14%	6.74%
680-729	A	5.75%	6.09%	6.19%	7.94%
640-679	B	6.95%	7.09%	7.19%	n/a
600-639	C	8.49%	8.64%	9.49%	n/a

\*100% LTV maximum on 96 months.

## 2018 – 2011 VEHICLES

FICO	Paper	60 Mo	72 Mo*	84 Mo
730+	A+	6.49%	6.99%	n/a
680-729	A	7.49%	7.99%	n/a
640-679	B	8.49%	8.99%	n/a
600-639	C	9.74%	10.24%	n/a

\* \$25,000 Minimum financed amount for 72 month term on 2018 and older vehicles.

## INSTANT APPROVAL DISCLOSURE

All auto decisioned approvals are subject to refusal if the applicant or joint applicant has caused P1FCU a previous loss with a charged-off loan or bankruptcy and that loss is showing on the credit report at the time of application. Any auto decisioned approval is subject to refusal if the applicant or joint applicant has an open bankruptcy or identification discrepancies.

## RATE POLICY

Rates based on Experian Vantage 4.0. Minimum loan amount of \$50,000 for 96 month term. Vehicles over 100,000 miles add 1.00% to listed rate, 72 month maximum term, and maximum of 100% LTV. Vehicles over 150,000 miles add 1.25% to listed rate.

## MEMBERSHIP ELIGIBILITY

You must live or regularly work in Adams, Ada, Benewah, Boise, Bonner, Boundary, Canyon, Clearwater, Gem, Idaho, Kootenai, Latah, Lewis, Nez Perce, Owyhee, Payette, Shoshone, Washington, and Valley counties in Idaho, The State of Washington, or Baker, Grant, Harney, Malheur, Morrow, Umatilla, Union, and Wallowa Counties in Oregon.

## **ADVANCE POLICY**

Calculations are based off the MSRP for new units (current model year only) and JD Power retail or Kelley Blue Book wholesale for used units. Term and advance amount will be determined by the underwriter based on the year of the vehicle, applicants credit score, and debt load. Rates are based on a minimum loan amount of \$2,500.

## **BACKEND ADVANCE POLICY**

Max \$10,000 or 20% of the book value, whichever is less. GAP not to exceed \$1,500. Approved backend products are: Gap, Warranty and Maintenance. Tax, Title, and License fees are allowed over and above the front-end advance and separate from the backend product limits. GAP only on vehicles valued \$10,000 or less. Dealer may add 3 months to approved term up to a maximum of 87 months on vehicles 2019 or newer if backend products are sold.

## **INCOME VERIFICATION**

Required on all deals with the credit score below 680 or self-employed. If self-employed, two years of tax returns required. If paystubs are used, 2 consecutive paystubs are required with the most recent being no more than 30 days old.

## **DEALER COMMISSION**

2.25% of the amount financed, maximum of \$1,500.00. \$10,000.00 minimum amount for commission. 120-day chargeback period. Commission will not be paid on P1FCU employee loans.

## **INELIGIBLE VEHICLES**

Vehicles with rebuilt/restored titles, lemon law or branded titles. No straw purchases, trust accounts, signing by the power of attorney, commercial vehicles, business loans, vehicles for hire, trucks over 1 ton, or refinances allowed. Vehicles 15 years old and older ineligible for indirect lending.

## **FUNDING REQUIREMENTS**

Must include new member agreement on ALL contracts whether or not the member is a current P1FCU member. Maximum of 45 days until 1st payment. Current and unexpired driver's license(s) for applicants must be submitted with funding package. If address on drivers license does not match the address on the application we require proof of residence. Acceptable proof of residence will be a power or utility bill, rental agreement, bank statement, tax return, paystub, insurance statement, or phone bill. Need 2 personal references. Copy of invoice with MSRP on new units or a copy of NADA retail for used units. Please also see income verification and backend advance policy listed above.

## **NON-CITIZEN BORROWER ELIGIBILITY**

Due to documentation requirements, we are offering Non-US Citizen borrowers to apply through our direct/in-branch channels only.

**MAXIMUM AMOUNT FUNDED** \$100,000 for autos and recreational vehicles

**LIEN HOLDER ADDRESS** Potlatch No.1 Financial Credit Union, PO Box 897, Lewiston, ID 83501

**FOR FUNDING** Please upload funding documents at [p1fcu.org/indirect-lending](http://p1fcu.org/indirect-lending)

**HOURS OF OPERATION** 9:00 - 5:30 Monday through Saturday

**DEALER WEBSITE** [p1fcu.org/indirect-lending](http://p1fcu.org/indirect-lending) has contact info, forms, rates, and available buyer on Saturday

**DEALER PAYOFF HOTLINE** 208-748-7460 (Option 1 for Buyers. Option 2 for Funding and payoffs)

**Barry Nichols | Dealer Relations Manager**  
509-768-8239 | [bnichols@p1fcu.org](mailto:bnichols@p1fcu.org)

**Theresa Adams | Buyer**  
208-746-8900 ext. 2030 | [tadams@p1fcu.org](mailto:tadams@p1fcu.org)

**LeeAnne Sullivan | Buyer**  
208-746-8900 ext. 2104 | [lsullivan@p1fcu.org](mailto:lsullivan@p1fcu.org)

**Corby Gardner | Buyer**  
208-746-8900 ext. 2325 | [cgardner@p1fcu.org](mailto:cgardner@p1fcu.org)

**Heather Tate | Buyer**  
208-746-8900 ext. 3171 | [htate@p1fcu.org](mailto:htate@p1fcu.org)

**Sherri Seaman | Funding**  
208-746-8900 ext. 2113 | [sseaman@p1fcu.org](mailto:sseaman@p1fcu.org)

**Debbie Harris | Funding**  
208-746-8900 ext. 2126 | [dharris@p1fcu.org](mailto:dharris@p1fcu.org)

**Kehau Dillingham | Funding**  
208-746-8900 ext. 2344 | [kdillingham@p1fcu.org](mailto:kdillingham@p1fcu.org)

**JennyLou Walks | Funding**  
208-746-8900 ext. 2093 | [jwalks@p1fcu.org](mailto:jwalks@p1fcu.org)

**Shandee Kempster | Funding**  
208-746-8900 ext. 2038 | [skempster@p1fcu.org](mailto:skempster@p1fcu.org)

**Approvals valid for 30 days, must be funded within 10 days of the first payment.**