



Standard Rates – New Equipment

February 2026

Credit Tier	A+ 730+	A 680-729	B 660-679
36 Months	5.99%	5.99%	10.99%
48 Months	5.99%	5.99%	10.99%
60 Months	5.99%	6.99%	11.99%
72 Months	5.99%	6.99%	11.99%
84 Months	6.99%	7.99%	12.99%
96 Months	6.99%	7.99%	12.99%
120 Months*	6.99%	7.99%	12.99%

The above rates assume a Loan-to-Value ratio of 80% or less

- Add 1.00% for LTV 80.01-110%
- Add 3.00% for LTV above 110%

Final Rate is based upon credit scoring criteria and loan to value ratio

*Loan Term is determined based on the amount financed - *\$15,000 loan minimum / 120 Month*

Eligible Equipment: NEW Compact Tractors, Compact Equipment, UTVs, ZTR, all Attachments

Key Dealer Contact Information

o. 800-479-6206

e. loanprogram@vibrantcu.org



Standard Rates – Used Equipment

February 2026

Credit Tier	A+ 730+	A 680-729	B 660-679
36 Months	6.99%	6.99%	11.99%
48 Months	6.99%	6.99%	11.99%
60 months+	6.99%	7.99%	12.99%
72 Months-	6.99%	7.99%	12.99%
84 Months*	7.99%	8.99%	13.99%

The above rates assume a Loan-to-Value ratio of 80% or less

- **Add 1.00% for LTV 80.01-110%**
- **Add 3.00% for LTV above 110%**

Final Rate is determined based upon credit scoring criteria and loan to value ratio

Loan Term is determined based on collateral age, hours, and amount financed

*Used equipment with less than 500 hours and less than 5 years old is eligible for 84-month financing

-Used equipment with less than 1000 hours and less than 10 years old is eligible for 72-month financing

+Used equipment with over 1000 hours and older than 10 years old is eligible for 60-month financing

Eligible Equipment: Compact Tractors, Compact Equipment, UTVs, ZTR, all Attachments

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