Standard Rate Program

New Equipment

Effective November 1, 2026

Credit Tier	*740+*	*700-739*	*660-699*
24 Months	6.99%	7.99%	10.99%
36 Months	6.99%	7.99%	10.99%
48 Months	6.99%	7.99%	10.99%
60 Months	6.99%	7.99%	10.99%
72 Months	6.99%	7.99%	10.99%
84 Months	6.99%	8.99%	10.99%
96 Months	6.99%	8.99%	10.99%
120 Months*	6.99%	8.99%	10.99%

Loan-to-Value (LTV) Guidelines

Rates shown are based on a maximum LTV of 80%.

- Add 1.00% for loans with an LTV of 80.01% to 110.00%
- Add 3.00% for loans with an LTV exceeding 110.00%

Maximum Loan Term

Maximum loan terms are determined by the amount financed:

- Up to $5,000: 48 months
- $5,000.01 to $7,499.99: 72 months
- $7,500.00 to $14,999.99: 96 months
- $15,000 and above: 120 months

Eligible Collateral

Eligible collateral includes new compact tractors, compact equipment, utility task vehicles (UTVs), zero-turn mowers (ZTRs), and related attachments.

Dealer Support: 800-479-6206 | loanprogram@vibrantcu.org

Monday-Friday: 7:30AM – 6:00PM CST

Saturday: 8:30AM – 2:00PM CST

Standard Rate Program

Used Equipment

Effective November 1, 2026

Credit Tier	*740+*	*700-739*	*660-699*
24 Months	7.99%	8.99%	11.99%
36 Months	7.99%	8.99%	11.99%
48 Months	7.99%	8.99%	11.99%
60 Months	7.99%	8.99%	11.99%
72 Months	7.99%	8.99%	11.99%
84 Months	7.99%	9.99%	11.99%

Loan-to-Value (LTV) Guidelines

Rates shown are based on a maximum LTV of 80%.

- Add 1.00% for loans with an LTV of 80.01% to 110.00%
- Add 3.00% for loans with an LTV exceeding 110.00%

Maximum Loan Term

Available terms are based on the amount financed and applicable collateral guidelines

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

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

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

Eligible Collateral

Eligible collateral includes used compact tractors, compact equipment, utility task vehicles (UTVs), zero-turn mowers (ZTRs), and related attachments.

Dealer Support: 800-479-6206 | loanprogram@vibrantcu.org

Monday-Friday: 7:30AM – 6:00PM CST

Saturday: 8:30AM – 2:00PM CST