

CostPro Loan Pricing Worksheet

Sample Credit Union

2010



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Credit Union: **Sample Credit Union**

Loan Type: **Autos**

GOAL SPREADS

1. SECURED 2 TO 2 1/2% SPREAD
2. UNSECURED 4 TO 4 1/2 SPREAD
3. VISA 7 TO 7 1/2 SPREAD

SECTION ONE MODEL 1 (2% FIXED MARGIN)							SECTION TWO ACTUAL RATES							SECTION THREE DIFFERENCE						
Term	A+	A	B	C	D	E	Term	A+	A	B	C	D	E	Term	A+	A	B	C	D	E
36	4.73%	5.27%	6.69%	7.09%	8.21%	8.94%	36	4.99%	5.49%	7.50%	12.00%	14.00%	17.00%	36	2.26%	2.22%	2.81%	6.91%	7.79%	10.06%
48	4.73%	5.27%	6.69%	7.09%	8.21%	8.94%	48	4.99%	5.49%	7.50%	12.00%	14.00%	17.00%	48	2.26%	2.22%	2.81%	6.91%	7.79%	10.06%
60	4.73%	5.27%	6.69%	7.09%	8.21%	8.94%	60	4.99%	5.49%	7.50%	12.00%	14.00%	17.00%	60	2.26%	2.22%	2.81%	6.91%	7.79%	10.06%
72	5.03%	5.57%	6.99%	7.39%	8.51%	9.24%	72	5.25%	6.00%	9.00%	13.00%	15.00%	18.00%	72	2.22%	2.43%	4.01%	7.61%	8.49%	10.76%
84	5.63%	6.17%	7.59%	7.99%	9.11%	9.84%	84	5.75%	6.50%	9.50%	13.50%	15.50%	18.00%	84	2.12%	2.33%	3.91%	7.51%	8.39%	10.16%

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KEY TO CALCULATIONS

- Base Rate is the interest rate for A+ credit that assures a 2% return over loan costs
- Term Differential is the incremental interest rate charged for longer terms on loans (typically 72 months or longer)
- Spread Minimum is the incremental interest rate charged to assure a 2% spread over costs (low point of range)
- Spread Maximum is the incremental interest rate charged to assure a fixed rate of return above loan costs (high point of range)
- Loan Type is the specific type of loan being priced (i.e., vehicle, VISA, unsecured, etc.)

USER GUIDE

- Base Rate, spread minimum and spread maximum are updated with ABC analysis.
- Model section is set with ABC analysis
- Term differential is set by CU Credit Management
- Loan rates are inserted into the actual sections (by rate and FICO category) by CU Loan management
- Differences between the rates suggested by CU Loan Management and the rates identified by the ABC analysis are displayed section Three (Difference)
- Difference scores of ZERO or less indicate that the rate does not cover the base costs of the loans

**Sample Credit Union
Loan Rate Sheet**

Date: 1/01/10

Term	A+	A	B	C	D	E
	730+	680-729	650-679	630-649	590-629	<590
Autos						
36	4.99%	5.49%	7.50%	12.00%	14.00%	17.00%
48	4.99%	5.49%	7.50%	12.00%	14.00%	17.00%
60	4.99%	5.49%	7.50%	12.00%	14.00%	17.00%
72	5.25%	6.00%	9.00%	13.00%	15.00%	18.00%
84	5.75%	6.50%	9.50%	13.50%	15.50%	18.00%
Motorcycle						
36	4.99%	5.49%	7.50%	12.00%	14.00%	17.00%
48	4.99%	5.49%	7.50%	12.00%	14.00%	17.00%
60	4.99%	5.49%	7.50%	12.00%	14.00%	17.00%
72	5.25%	6.00%	9.00%	13.00%	15.00%	18.00%
84	5.75%	6.50%	9.50%	13.50%	15.50%	18.00%
Personal						
36	9.00%	10.00%	12.00%	14.00%	16.00%	18.00%
48	9.50%	10.50%	13.00%	15.00%	17.00%	18.00%
60	9.50%	10.50%	13.00%	15.00%	17.00%	18.00%
VISA Platinum						
	9.50%	9.50%	11.50%	0.00%	0.00%	0.00%
VISA Classic						
	0.00%	0.00%	0.00%	14.50%	17.50%	17.50%
HELOC						
72	6.00%	6.00%	9.00%	9.50%	10.00%	10.50%
Owner Advantage						
36	7.75%	8.35%	10.25%	10.75%	12.25%	13.25%
48	7.75%	8.35%	10.25%	10.75%	12.25%	13.25%
60	7.75%	8.35%	10.25%	10.75%	12.25%	13.25%
72	8.00%	8.60%	10.50%	11.00%	12.50%	13.50%
84	8.50%	9.10%	10.50%	11.00%	12.50%	13.50%
180	9.50%	10.00%	11.50%	12.00%	13.50%	14.50%
Mobile Homes						
120	8.00%	8.50%	9.50%	10.00%	12.00%	14.00%
144	8.25%	8.75%	10.00%	11.00%	13.00%	15.00%
180	8.50%	9.25%	10.50%	12.00%	14.00%	16.00%