



# PWC PROGRAM

200 E. Robinson Street • Suite 1110 • Orlando, FL 32801 • P: 855-234-1304 • F: 561-948-1679 • www.recfi.com

## MAX TERM BASED ON LOAN AMOUNT\*

PROGRAM	BUY RATE**	MAX ALL IN ADVANCE	MAX RESERVE	\$50,000 - \$15,000	\$14,999 - \$10,000	\$10,000 - \$7,500	\$7,499 - \$5,000
Diamond	8.99%	140%	5.00%	120	84	84	72
Platinum	9.99%	135%	5.00%	120	84	84	72
Gold	12.99%	130%	5.00%	120	84	72	72
Silver	14.99%	125%	4.00%	96	84	72	72
Boost	15.99, 16.99 or 17.99%	115%	1.00%	96	72	72	60

ALL IN ADVANCE CALCULATION		BACKEND ALLOWANCE	
<b>All in Advance (new)</b>	Gross Invoice plus taxes, fees, back-end, soft goods & bolt ons	<b>Max Allowance</b>	20% of Top Line Sales Price
<b>All in Advance (used)</b>	NADA Average Retail (no adds) plus taxes, fees, back-end, soft goods and bolt ons		
RESERVE CALCULATION	COLLATERAL GUIDELINES		CREDIT GUIDELINES
<b>All programs pay 1% at buy rate besides Boost Program</b>	<b>Qualifying Collateral</b>	New and Used PWC	<b>Minimum Credit Score***</b> 580
<b>Every .25% added to buy rate there is .25% reserve paid up to max reserve</b>	<b>Maximum Age</b>	8 years	<b>Past Credit Issues</b> Ok with reestablished credit based on program

## DISCLOSURES

\*Minimum Loan Disclosure: AZ - \$10,000 - MA - \$6,000 - NH - \$10,000 - NM - \$10,000

\*Maximum term determined by underwriter, all customers may not qualify

\*\*Maximum Rate Disclosure: NE, NJ & NY - 16%

\*\*\* Program selection is based on internal scoring system & other credit factors

LOANS MADE BY NEEDHAM BANK, A MASSACHUSETTES CHARTERED BANK, MEMBER FDIC

EFFECTIVE 8/6/24

## CONTACT INFORMATION

Stipulations: stips@recfi.com | Funding: funding@recfi.com | Underwriting: underwriting@recfi.com | Sales Manager: salesmanager@recfi.com | Accounting: accounting@recfi.com