



PWC PROGRAM

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

CONTACT INFORMATION

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