

Guidelines for Loan Approvals

In general, Tri-State will finance up to 90% of NADA retail value on a vehicle if the loan application meets the following guidelines:

Financing Guidelines	
Customer credit score:	500 or higher
Vehicle mileage:	Less than 120,000 miles
Vehicle age*:	Less than 10 years old
Desired loan terms*:	12 to 60 months
Desired loan amount:	Between \$4,000 and \$12,000
Required deposit:	20% down

*Typically, the loan length is related to the age of the vehicle; though, exceptions may apply.

Vehicle Age	Financing Term Length
2 years or less:	Up to 60 months
5 years or less:	Up to 48 months
7 years or less:	Up to 42 months
10 years or less:	Up to 36 months
Over 10 years:	Based on a case by case basis.

In each loan decision, Tri-State will consider the year, make, model and mileage of the vehicle.

Exceptions May Apply

Tri-State won't automatically eliminate an application if it misses certain criteria. Instead, Tri-State's account managers will consider all factors on a **case-by-case basis**, using common sense to determine whether to provide financing.

Tri-State prides itself on working closely with its dealerships. If you have a loan application that you believe Tri-State should consider that falls outside these guidelines, please contact one of Tri-State's Account Managers at (856) 262-3390.