

March 30, 2019

◆ CAR, LIGHT TRUCK, SUV, VAN – NEW

| 2018-2019 model years up to 100% financing plus tax | APRs ^{1,2,3} start at | Cost per \$1,000 |
|--|-----------------------------------|---------------------|
| up to 36 months | 3.65% | \$29.37 |
| up to 48 months | 3.85% | \$22.51 |
| up to 66 months | 3.85% | \$16.84 |
| up to 72 months | 4.99% | \$16.10 |
| up to 84 months | 5.99% | \$14.60 |

◆ CAR, LIGHT TRUCK, SUV, VAN – USED

| 2016-2019 models up to 100% financing plus tax | APRs ^{1,2,3} start at | Cost per \$1,000 |
|---|-----------------------------------|---------------------|
| up to 36 months | 3.65% | \$29.37 |
| up to 48 months | 3.85% | \$22.51 |
| up to 66 months | 3.85% | \$16.84 |
| up to 72 months | 4.99% | \$16.10 |
| up to 84 months | 5.99% | \$14.60 |

| 2013-2015 models up to 100% financing plus tax | APRs ^{1,2,3} start at | Cost per \$1,000 |
|---|-----------------------------------|---------------------|
| up to 36 months | 4.00% | \$29.52 |
| up to 48 months | 4.00% | \$22.58 |
| up to 66 months | 4.00% | \$16.90 |

| up to 90% financing plus tax | APRs ^{1,2,3} start at | Cost per \$1,000 |
|------------------------------|-----------------------------------|---------------------|
| up to 72 months | 5.25% | \$16.22 |
| up to 84 months | 6.25% | \$14.73 |

| 2012 and earlier model years up to 90% financing plus tax | APRs ^{1,2,3} start at | Cost per \$1,000 |
|--|-----------------------------------|---------------------|
| up to 36 months | 5.50% | \$30.20 |
| up to 48 months | 5.99% | \$23.48 |
| up to 66 months | 6.50% | \$18.06 |

◆ CONSUMER LOANS

| Personal | APRs ^{1,2,3} start at | Cost per \$1,000 |
|-----------|-----------------------------------|---------------------|
| 12 months | 9.50% | \$87.68 |
| 24 months | 10.25% | \$46.26 |
| 36 months | 10.50% | \$32.50 |
| 48 months | 10.50% | \$25.60 |
| 60 months | 10.99% | \$21.74 |
| 72 months | 11.50% | \$19.29 |
| 84 months | 11.75% | \$17.52 |

| | | |
|---|----------------|--------------------|
| Boat (60 to 84 months) | 7.50% to 8.50% | \$20.04 to \$15.84 |
| Holiday & Vacation | 8.99% | \$45.68 |
| Motorcycle (48 to 84 months) | 4.99% to 5.99% | \$23.14 to \$14.49 |
| Peace of Mind (up to 72 months; available for 60 days after joining the Credit Union) | 10.75% | \$18.91 |
| Recreational Vehicle (60 to 84 months) | 7.50% to 8.50% | \$20.04 to \$15.84 |

| | APR ⁴ |
|-----------------------------|------------------|
| Main Shared Secured | 3.10% |
| Overdraft Protection | 13.75% |

◆ VISA CREDIT CARDS

| | Purchase APRs ⁵ start at | Cash Advance APR ^{4,6} |
|----------|---|---------------------------------------|
| Platinum | 9.99% | 10.49% |
| Gold | 10.99% | 10.49% |
| Classic | 11.99% | 10.49% |



This is how
I bank

Low Monthly Payments With RTN Vehicle Loans

3.65% APR (as low as)

¹ The annual percentage rate (APR) quoted is accurate as of the date printed above, reflects a 1% APR discount for direct deposit of net pay, Social Security and/or retirement benefits coupled with automatic payment from an RTN FCU account, is subject to change, and replaces all previously quoted APRs. The APR you will receive is based on your credit score. These offerings are for a limited time and may be withdrawn or changed at any time without notice. Minimum monthly payment: \$50.
Loan example: A \$1,000 vehicle loan at 3.65% APR for 36 months has a monthly payment of \$29.37.

² Minimum loan amount: \$750 except personal loans of 72 months or more, minimum is \$7,500. Maximum loan amounts: 2012 – 2019 vehicles: \$100,000;

2011 and older vehicles: \$20,000; Boat: \$75,000; Holiday and Vacation: \$2,500; Motorcycle: \$50,000; RV: \$75,000; Personal: \$20,000; Peace of Mind: \$12,500; Overdraft Protection: \$5,000.

³ Vehicle, motorcycle, boat and RV loans require a non-refundable \$55 vendor single interest insurance policy.

⁴ Non-credit score based APR.

⁵ The Purchase APR you receive is based on your credit score. Rate may change after consummation.

⁶ Variable rate based on the prime rate as published in *The Wall Street Journal* on the last business day of the month prior to the statement cycle date plus 4.99%.