



car loans as low as **3.125%** annual percentage rate

1,2,3 • Purchase
• Refinance
• Lease-end buyout

CAR, LIGHT TRUCK, SUV, VAN — NEW & USED		
2019 – 2022 model years		
up to 100% financing plus tax	APRs ^{1,2,3} start at	Cost per \$1,000
up to 36 months	3.125%	\$29.14
up to 48 months	3.250%	\$22.24
up to 66 months	3.375%	\$16.62
up to 72 months	3.990%	\$15.64
up to 84 months	4.990%	\$14.13

Anytime Online Car Buying

Shop safely from the comfort of your home for your next new or used vehicle. Go to AutoSMART on rtn.org.

PERSONAL		
	APRs ^{1,2} start at	Cost per \$1,000
up to 12 months	9.50%	\$87.68
up to 24 months	9.50%	\$45.91
up to 36 months	9.75%	\$32.15
up to 48 months	10.99%	\$25.84
up to 60 months	10.99%	\$21.74
up to 72 months	11.75%	\$19.42
up to 84 months	11.99%	\$17.65

SMART CHOICE		
	APR ⁴	Cost per \$1,000
up to 60 months	8.99%	\$20.75

Borrow up to \$15,000
Minimum credit score and maximum debt-to-income conditions apply

VISA CREDIT CARDS		
	Purchase APRs ⁵ start at	Cash Advance APR ^{4,6}
Platinum	9.99%	8.99%
Gold	10.99%	8.99%
Classic	11.99%	8.99%

CAR, LIGHT TRUCK, SUV, VAN – USED, OLDER MODELS		
2016 – 2018 model years		
up to 100% financing plus tax	APRs ^{1,2,3} start at	Cost per \$1000
up to 36 months	3.250%	\$29.19
up to 48 months	3.375%	\$22.30
up to 66 months	3.500%	\$16.68
up to 90% financing plus tax		
up to 72 months	4.500%	\$15.87
up to 84 months	5.375%	\$14.31
2015 and earlier model years		
up to 90% financing plus tax		
up to 36 months	5.375%	\$30.14
up to 48 months	5.990%	\$23.48
up to 66 months	5.990%	\$17.82

MOTORCYCLE		
New, model years 2021 – 2022		
up to 48 months	APRs ^{1,2,3} start at	Cost per \$1,000
up to 48 months	4.625%	\$22.86
up to 60 months	4.990%	\$18.87
up to 72 months	5.375%	\$16.28
up to 84 months	5.750%	\$14.49
Used, model years 2020 and older		
up to 48 months	4.875%	\$22.97
up to 60 months	5.250%	\$18.99
up to 72 months	5.990%	\$16.57

BOAT & RECREATIONAL VEHICLE		
	APRs ^{1,2,3} start at	Cost per \$1,000
up to 60 months	7.625%	\$20.10
up to 72 months	7.875%	\$17.47
up to 84 months	8.125%	\$15.65

HOLIDAY, VACATION & PEACE OF MIND		
	APR ^{1,2} start at	Cost per \$1,000
Holiday/Vacation – 24 mos. max.	8.50%	\$45.46
Peace of Mind – 72 mos. max.	9.50%	\$18.27

Peace of Mind loan available for 60 days after joining

OVERDRAFT PROTECTION & MAIN SHARE SECURED	
	APR ⁴
Overdraft Protection	13.75%
Main Share Secured	3.05%

RTN Federal Credit Union

Contact Member Services at 781-736-9900 or info@rtn.org or visit rtn.org for current APRs and details.

¹ The annual percentage rates (APR) quoted are accurate as of the date printed above, available for loans with adequate vehicle value, reflect a 1% APR discount for automatic payment, are subject to change, and replace 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. Other terms and conditions apply. Loan example: A \$1,000 vehicle loan at 3.125% APR for 36 months has a monthly payment of \$29.14¹

² Minimum loan amount: \$750 except personal loans of 72 months or more, minimum is \$7,500. Maximum loan amounts: 2016 – 2022 vehicles: \$100,000; 2015 and older vehicles: \$20,000; Boat: \$75,000; Holiday and Vacation: \$3,500; Motorcycle: \$50,000; RV: \$75,000; Personal: \$20,000; Smart Choice: \$15,000; Peace of Mind: \$12,000; 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 plus 4.99% for VISA cards starting with 4739, 4820 and 4756.



Federally insured by NCUA
Equal Opportunity Lender
All loans subject to credit approval

Last changed:
13-Jun-22

