



car loans as low as

# 3.875%

<sup>1,2,3</sup>  
annual percentage rate

- Purchase
- Refinance
- Lease-end buyout

CAR, LIGHT TRUCK, SUV, VAN — NEW & USED		
2019 and newer model years		
up to 100% financing plus tax	APRs <sup>1,2,3</sup> start at	Cost per \$1,000
up to 36 months	3.875%	\$29.47
up to 48 months	3.875%	\$22.52
up to 66 months	3.99%	\$16.90
up to 72 months	4.75%	\$15.99
up to 84 months	5.75%	\$14.49

### 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 <sup>1,2</sup> start at	Cost per \$1,000
up to 12 months	9.99%	\$87.91
up to 24 months	9.99%	\$46.14
up to 36 months	9.99%	\$32.26
up to 48 months	10.99%	\$25.84
up to 60 months	10.99%	\$21.74
up to 72 months (\$7,500 min.)	11.99%	\$19.54
up to 84 months (\$7,500 min.)	12.50%	\$14.64

SMART CHOICE		
	APR <sup>4</sup>	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 <sup>5</sup> start at	Cash Advance APR <sup>4,6</sup>
Platinum	9.99%	10.49%
Gold	10.99%	10.49%
Classic	11.99%	10.49%

CAR, LIGHT TRUCK, SUV, VAN – USED, OLDER MODELS		
2016 – 2018 model years		
up to 100% financing plus tax	APRs <sup>1,2,3</sup> start at	Cost per \$1,000
up to 36 months	3.99%	\$29.52
up to 48 months	3.99%	\$22.57
up to 66 months	4.125%	\$16.96
up to 90% financing plus tax		
up to 72 months	5.25%	\$16.22
up to 84 months	5.99%	\$14.60
2015 and earlier model years		
up to 90% financing plus tax		
up to 36 months	5.99%	\$30.42
up to 48 months	6.50%	\$23.71
up to 66 months	6.75%	\$18.18

MOTORCYCLE		
New, model years 2021 and newer		
up to	APRs <sup>1,2,3</sup> start at	Cost per \$1,000
48 months	5.50%	\$23.26
60 months	5.75%	\$19.22
72 months	6.25%	\$16.69
84 months	6.50%	\$14.85
Used, model years 2020 and older		
up to 48 months	5.75%	\$23.37
up to 60 months	5.99%	\$19.33
up to 72 months	6.50%	\$16.81

BOAT & RECREATIONAL VEHICLE		
	APRs <sup>1,2,3</sup> start at	Cost per \$1,000
up to 60 months	8.375%	\$20.46
up to 72 months	8.625%	\$17.84
up to 84 months	8.99%	\$16.08
up to 120 months (\$50,000 minimum)	9.50%	\$12.94

HOLIDAY, VACATION & PEACE OF MIND		
	APR <sup>1,2</sup> start at	Cost per \$1,000
Holiday/Vacation – 24 mos. max.	8.99%	\$45.68
Peace of Mind – 72 mos. max.	9.875%	\$18.46

Peace of Mind loan available for 60 days after joining

OVERDRAFT PROTECTION & MAIN SHARE SECURED		
	APR <sup>4</sup>	
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.

<sup>1</sup> 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 3.875% APR for 36 months has a monthly payment of \$29.47

<sup>2</sup> Minimum loan amount: \$750 except 120-month boat loans (\$50,000) and 72-month and 84-month personal loans (\$7,500). Maximum loan amounts: 2016 and new model year 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.

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

<sup>4</sup> Non-credit score based APR.

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

<sup>6</sup> 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:

08-Sep-22

