

As of January 9, 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%	10.24%
Gold	10.99%	10.24%
Classic	11.99%	10.24%
BALANCE TRANSFER SPECIAL⁷	2.99% UNTIL APRIL 2020	



VISA Credit Card Balance Transfer Special

2.99% APR

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 These offerings are for a limited time and may be withdrawn or changed at any time without notice.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; and 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%.

⁷ Offer available from January 15 to March 31, 2019. Minimum transfer: \$100; maximum cumulative transfer(s) equal to cardholder's available credit line. \$2.00 fee per balance transfer applies. 2.99% APR valid until April 2020 on the transfer of non-RTN loans and credit cards to an RTN FCU VISA credit card. The APR on remaining promotional balances at that time will change to the prevailing Cash Advance APR.

Equal Opportunity Lender



RTN Federal Credit Union

Contact Member Services at 781-736-9900 or info@rtn.org
for current APRs and details on our financial products.
rtn.org

Federally insured by NCUA to \$250,000
per account by ownership type