

May 28, 2019

### ◆ CAR, LIGHT TRUCK, SUV, VAN – NEW

2018-2020 model years up to 100% financing plus tax	APRs <sup>1,2,3</sup> start at	Cost per \$1,000
up to 36 months	3.65%	\$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

2016-2020 models up to 100% financing plus tax	APRs <sup>1,2,3</sup> 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 <sup>1,2,3</sup> 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		
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 <sup>1,2,3</sup> 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

	APRs <sup>1,2,3</sup> start at	Cost per \$1,000
<b>Personal</b>		
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

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

	APR <sup>4</sup>	
<b>Main Shared Secured</b>	3.10%	
<b>Overdraft Protection</b>	13.75%	

### ◆ 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%



# Get 1% Cash Rebate on Your RTN Vehicle Loan<sup>7</sup>

Valid on purchases and refinances from other lenders  
(\$10,000 minimum loan)

Cars ◆ Light Trucks ◆ SUVs ◆ Vans ◆ Motorcycles ◆ Boats ◆ RVs

<sup>1</sup> 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. Other terms and conditions apply. Loan example: A \$1,000 vehicle loan at 3.65% APR for 36 months has a monthly payment of \$29.37.

<sup>2</sup> 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.

<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 prior to the statement cycle date plus 4.99%.

<sup>7</sup> All car, light truck, SUV, van, motorcycle, boat and recreational vehicles with adequate vehicle value are eligible for a loan and the rebate. 1% vehicle loan cash rebate (maximum \$1,000) offer is available on each vehicle loan application of \$10,000 or more submitted between May 23, 2019 and July 31, 2019 for new and/or use purchases and loans transferred from other lenders. Loans must close by August 15, 2019. Minimum FICO2 score of 640 required. Loan must be active for at least 90 days and the member must be in good standing in order to receive the rebate; rebate is paid via savings account credit within 120 days of submitting a completed redemption form. Rebate offer not valid on refinances of existing RTN FCU loans.

Equal Opportunity Lender



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

## RTN Federal Credit Union

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