




| 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 24 months | 1.99% | \$42.54 |
| up to 36 months | 2.25% | \$28.75 |
| up to 48 months | 2.375% | \$21.86 |
| up to 66 months | 2.50% | \$16.23 |
| up to 72 months | 3.25% | \$15.31 |
| up to 84 months | 3.99% | \$13.66 |

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 | 9.50% | \$32.03 |
| up to 48 months | 9.50% | \$25.12 |
| up to 60 months | 10.99% | \$21.74 |
| up to 72 months | 11.50% | \$19.29 |
| up to 84 months | 11.75% | \$17.52 |

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

Borrow up to \$15,000!
PERSONAL LOAN
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% | 8.49% |
| Gold | 10.99% | 8.49% |
| Classic | 11.99% | 8.49% |

| 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 | 2.50% | \$28.86 |
| up to 48 months | 2.625% | \$21.97 |
| up to 66 months | 2.75% | \$16.34 |
| up to 90% financing plus tax | | |
| up to 72 months | 3.99% | \$15.64 |
| up to 84 months | 4.50% | \$13.90 |
| 2015 and earlier model years | | |
| up to 90% financing plus tax | | |
| up to 36 months | 5.125% | \$30.03 |
| up to 48 months | 5.50% | \$23.26 |
| up to 66 months | 5.99% | \$17.82 |

| MOTORCYCLE | | |
|----------------------------------|--------------------------------|------------------|
| New, model years 2021 – 2022 | | |
| up to 48 months | APRs ^{1,2,3} start at | Cost per \$1,000 |
| up to 60 months | 4.25% | \$22.69 |
| up to 72 months | 4.75% | \$18.76 |
| up to 84 months | 4.99% | \$16.10 |
| up to 84 months | 5.50% | \$14.37 |
| Used, model years 2020 and older | | |
| up to 48 months | 4.50% | \$22.80 |
| up to 60 months | 4.99% | \$18.87 |
| up to 72 months | 5.75% | \$16.46 |

| BOAT & RECREATIONAL VEHICLE | | |
|-----------------------------|--------------------------------|------------------|
| | APRs ^{1,2,3} start at | Cost per \$1,000 |
| up to 60 months | 7.25% | \$19.92 |
| up to 72 months | 7.50% | \$17.29 |
| up to 84 months | 7.875% | \$15.52 |

| HOLIDAY, VACATION & PEACE OF MIND | | |
|-----------------------------------|-----------------------------|------------------|
| | APR ^{1,2} start at | Cost per \$1,000 |
| Holiday/Vacation – 24 mos. max. | 7.50% | \$45.00 |
| 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 1.99% APR for 24 months has a monthly payment of \$42.54.

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: \$2,500; 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:
05-May-22

