



Loan Rates Vehicle & Consumer

As of 30-Jul-22

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 \$1,000
up to 36 months	3.625%	\$29.36
up to 48 months	3.750%	\$22.47
up to 66 months	3.990%	\$16.90
up to 90% financing plus tax		
up to 72 months	4.990%	\$16.10
up to 84 months	5.875%	\$14.55

2015 and earlier model years

up to 90% financing plus tax		
up to 36 months	5.750%	\$30.31
up to 48 months	6.500%	\$23.71
up to 66 months	6.500%	\$18.06

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	3.500%	\$29.30
up to 48 months	3.625%	\$22.41
up to 66 months	3.750%	\$16.79
up to 72 months	4.500%	\$15.87
up to 84 months	5.500%	\$14.37

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.

MOTORCYCLE

New, model years 2021 – 2022

up to 48 months	APRs ^{1,2,3} start at	Cost per \$1,000
up to 60 months	5.250%	\$23.14
up to 72 months	5.500%	\$19.10
up to 84 months	5.990%	\$16.57
	6.250%	\$14.73

Used, model years 2020 and older

up to 48 months	5.500%	\$23.26
up to 60 months	5.875%	\$19.27
up to 72 months	6.250%	\$16.69

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

BOAT & RECREATIONAL VEHICLE

	APRs ^{1,2,3} 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	8.990%	\$16.08

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

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

VISA CREDIT CARDS

	Purchase APRs ⁵ start at	Cash Advance APR ^{4,6}
Platinum	9.99%	9.74%
Gold	10.99%	9.74%
Classic	11.99%	9.74%

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 3.50% APR for 36 months has a monthly payment of \$29.30.

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:
29-Jul-22

