

CAR, LIGHT TRUCK, SUV, VAN — NEW

2018 – 2020 model years	APRs ^{1,2,3}	Cost per
up to 100% financing plus tax	start at	\$1,000
up to 36 months	3.15%	\$29.15
up to 48 months	3.20%	\$22.22
up to 66 months	3.20%	\$16.54
up to 72 months	4.25%	\$15.76
up to 84 months	5.25%	\$14.25

CAR, LIGHT TRUCK, SUV, VAN — USED

2016 – 2020 model years	APRs ^{1,2,3}	Cost per
up to 100% financing plus tax	start at	\$1000
up to 36 months	3.15%	\$29.15
up to 48 months	3.20%	\$22.22
up to 66 months	3.20%	\$16.54
up to 72 months	4.25%	\$15.76
up to 84 months	5.25%	\$14.25

2013 – 2015 model years

up to 100% financing plus tax		
up to 36 months	3.750%	\$29.41
up to 48 months	3.750%	\$22.47
up to 66 months	3.750%	\$16.71
up to 90% financing plus tax		
up to 72 months	5.125%	\$16.16
up to 84 months	6.125%	\$14.67

2012 and earlier model years

up to 90% financing plus tax		
up to 36 months	5.250%	\$30.08
up to 48 months	5.750%	\$23.37
up to 66 months	6.250%	\$17.94

CONSUMER LOANS

	APRs ^{1,2,3}	Cost per \$1,000
Personal	start at	
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 7.25% to 8.375% \$19.92 to \$15.77
(60 to 84 months)

Holiday & Vacation 8.99% \$45.68

Motorcycle 4.75% to 5.875% \$22.92 to \$19.27
(48 to 84 months)

Peace of Mind 10.75% \$46.49

(up to 72 months; available for 60 days after joining the Credit Union)

Recreation Vehicle 7.25% to 8.375% \$19.92 to \$15.77
(60 to 84 months)

Main Shared Secured APR⁴ 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%

RTN Federal Credit Union

Contact Member Services at 781-736-9900, option 5 or info@rtn.org
or visit rtn.org for current APRs and details on financial products.

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 These offerings are for a limited time and may be withdrawn or changed at any time without notice.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. Other terms and conditions apply. Loan example: A \$1,000 vehicle loan at 3.15% APR for 36 months has a monthly payment of \$29.15.

² Minimum loan amount: \$750 except personal loans of 72 months or more, minimum is \$7,500. Maximum loan amounts: 2012 – 2020 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.

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%.