



To celebrate our 75th!
New lower car rates!

CAR, LIGHT TRUCK, SUV, VAN — NEW & USED

2017 – 2020 model years

up to 100% financing plus tax	APRs ^{1,2,3} start at	Cost per \$1,000
up to 36 months	2.45%	\$28.84
up to 48 months	2.45%	\$21.89
up to 66 months	2.49%	\$16.23
up to 72 months	3.45%	\$15.40
up to 84 months	4.75%	\$14.02

PERSONAL

	APRs ^{1,2} start at	Cost per \$1,000
up to 12 months	9.50%	\$87.68
up to 24 months	10.25%	\$46.26
up to 36 months	10.50%	\$32.50
up to 48 months	10.50%	\$25.60
up to 60 months	10.99%	\$21.74
up to 72 months	11.50%	\$19.29
up to 84 months	11.75%	\$17.52

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%

HOLIDAY, VACATION & PEACE OF MIND

	APR ^{1,2}	Cost per \$1,000
Holiday/Vacation—24 mos. max.	7.99%	\$45.22
Peace of Mind—72 mos. max.	10.75%	\$18.91

Peace of Mind loan available for 60 days after joining

CAR, LIGHT TRUCK, SUV, VAN – USED, OLDER MODELS

2014 – 2016 model years

up to 100% financing plus tax	APRs ^{1,2,3} start at	Cost per \$1000
up to 36 months	3.50%	\$29.30
up to 48 months	3.50%	\$22.36
up to 66 months	3.50%	\$16.68
up to 90% financing plus tax		
up to 72 months	4.990%	\$16.10
up to 84 months	6.125%	\$14.67

2013 and earlier model years

up to 90% financing plus tax	APRs ^{1,2,3} start at	Cost per \$1,000
up to 36 months	5.25%	\$30.08
up to 48 months	5.75%	\$23.37
up to 66 months	6.25%	\$17.94

MOTORCYCLE

New, model years 2019 — 2020

	APRs ^{1,2,3} start at	Cost per \$1,000
up to 48 months	4.250%	\$22.69
up to 60 months	4.750%	\$18.76
up to 72 months	4.990%	\$16.10
up to 84 months	5.500%	\$14.37

Used, model years 2018 and older

up to 48 months	4.500%	\$22.80
up to 60 months	4.990%	\$18.87
up to 72 months	5.750%	\$16.46

BOAT & RECREATIONAL VEHICLE

	APRs ^{1,2,3} start at	Cost per \$1,000
up to 60 months	7.250%	\$19.92
up to 72 months	7.875%	\$17.47
up to 84 months	8.375%	\$15.77

OVERDRAFT PROTECTION & MAIN SHARE SECURED

	APR ⁴
Overdraft Protection	13.75%
Main Share Secured	3.10%

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.

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 2.45% APR for 36 months has a monthly payment of \$28.84.

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 plus 4.99% for VISA cards starting with 4739, 4820 and 4756.



Federally insured by NCUA
 Equal Opportunity Lender