

Car loans as low as

As of 15-Nov-22



4.75%
annual percentage rate

- Purchase
- Refinance
- Lease-end buyout

1,2,3

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

2019 and newer model years

up to 100% financing plus tax	APRs ^{1,2,3} start at	Cost per \$1,000
up to 36 months	4.75%	\$29.86
up to 48 months	4.875%	\$22.97
up to 66 months	4.99%	\$17.36
up to 72 months	5.99%	\$16.57
up to 84 months	6.625%	\$14.91

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	10.50%	\$88.15
up to 24 months	10.99%	\$46.60
up to 36 months	11.99%	\$33.21
up to 48 months	11.99%	\$26.33
up to 60 months	12.99%	\$22.75
up to 72 months (\$7,500 min.)	12.99%	\$20.07
up to 84 months (\$7,500 min.)	13.99%	\$15.52

SMART CHOICE

	APR ⁴	Cost per \$1,000
up to 60 months	9.99%	\$21.24

Borrow up to \$15,000
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%	11.24%
Classic	11.99%	11.24%

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	4.75%	\$29.86
up to 48 months	4.875%	\$22.97
up to 66 months	4.99%	\$17.36

2015 and earlier model years

up to 90% financing plus tax		
up to 36 months	6.50%	\$30.65
up to 48 months	6.875%	\$23.89
up to 66 months	7.25%	\$18.42

MOTORCYCLE

New, model years 2021 and newer

up to 48 months	APRs ^{1,2,3} start at	Cost per \$1,000
up to 48 months	5.875%	\$23.43
up to 60 months	6.125%	\$19.39
up to 72 months	6.50%	\$16.81
up to 84 months	6.875%	\$15.03

Used, model years 2016 – 2020

up to 48 months	6.00%	\$23.49
up to 60 months	6.375%	\$19.51
up to 72 months	6.99%	\$17.04

BOAT & RECREATIONAL VEHICLE

	APRs ^{1,2,3} start at	Cost per \$1,000
up to 60 months	8.99%	\$20.75
up to 72 months	9.25%	\$18.15
up to 84 months	9.50%	\$16.34
up to 120 months (\$50,000 minimum)	10.125%	\$13.28

HOLIDAY, VACATION & PEACE OF MIND

	APR ^{1,2} start at	Cost per \$1,000
Holiday/Vacation – 24 mos. max.	9.99%	\$46.14
Peace of Mind – 72 mos. max.	10.75%	\$18.91

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 4.75% APR for 36 months has a monthly payment of \$29.86.

² Minimum loan amount: \$750 except 120-month boat loans (\$50,000) and 72-month and 84-month personal loans (\$7,500). Maximum loan amounts: 2016 and new model year 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:
15-Nov-22

