



- Purchase
- Refinance
- Lease-end buyout

Car loans as low as **5.25%** <sup>1,2,3</sup> annual percentage rate

CAR, LIGHT TRUCK, SUV, VAN — NEW & USED		
2020 and newer model years		
up to 100% financing plus tax	APRs <sup>1,2,3</sup> start at	Cost per \$1,000
up to 36 months	5.25%	\$30.08
up to 48 months	5.50%	\$23.26
up to 66 months	5.50%	\$17.59
up to 72 months	6.625%	\$16.87
up to 84 months	7.25%	\$15.22

### 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 <sup>1,2</sup> start at	Cost per \$1,000
up to 12 months	10.99%	\$88.38
up to 24 months	11.50%	\$46.84
up to 36 months	11.99%	\$33.21
up to 48 months	12.99%	\$26.82
up to 60 months	12.99%	\$22.75
up to 72 months (\$7,500 min.)	13.99%	\$20.60
up to 84 months (\$7,500 min.)	13.99%	\$15.52

SMART CHOICE		
	APR <sup>4</sup>	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 <sup>5</sup> start at	Cash Advance APR <sup>4,6</sup>
Platinum	10.99%	12.74%
Classic	12.99%	12.74%

CAR, LIGHT TRUCK, SUV, VAN – USED, OLDER MODELS		
2017 – 2019 model years		
up to 100% financing plus tax	APRs <sup>1,2,3</sup> start at	Cost per \$1000
up to 36 months	5.25%	\$30.08
up to 48 months	5.50%	\$23.26
up to 66 months	5.50%	\$17.59
up to 90% financing plus tax		
up to 72 months	6.625%	\$16.87
up to 84 months	7.25%	\$15.22
2016 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	7.50%	\$18.54

MOTORCYCLE		
New, model years 2022 and newer		
	APRs <sup>1,2,3</sup> start at	Cost per \$1,000
up to 48 months	6.625%	\$23.77
up to 60 months	6.75%	\$19.68
up to 72 months	7.25%	\$17.17
up to 84 months	7.50%	\$15.34
Used, model years 2017 – 2021		
up to 48 months	6.875%	\$23.89
up to 60 months	7.00%	\$19.80
up to 72 months	7.75%	\$17.41

BOAT & RECREATIONAL VEHICLE		
	APRs <sup>1,2,3</sup> start at	Cost per \$1,000
up to 60 months	9.500%	\$21.00
up to 72 months	9.875%	\$18.46
up to 84 months	10.25%	\$16.73
up to 120 months (\$50,000 minimum)	10.625%	\$13.56

HOLIDAY, VACATION & PEACE OF MIND		
	APR <sup>1,2</sup> 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 <sup>4</sup>	
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.

<sup>1</sup> 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 5.25% APR for 36 months has a monthly payment of \$30.08.

<sup>2</sup> Minimum loan amount: \$750 except 120-month boat loans (\$50,000) and 72-month and 84-month personal loans (\$7,500). Maximum loan amounts: 2017 and newer model year vehicles: \$100,000; 2016 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.

<sup>3</sup> Vehicle, motorcycle, boat and RV loans require a non-refundable \$55 vendor single interest insurance policy.

<sup>4</sup> Non-credit score based APR

<sup>5</sup> The Purchase APR you receive is based on your credit score. Rate may change after consummation.

<sup>6</sup> Variable rate based on the prime rate as published in *The Wall Street Journal* plus 4.99% for new VISA credit card applicants



Federally insured by NCUA  
Equal Opportunity Lender

All loans subject to credit approval

Last changed:  
03-Mar-23

