



car loans as low as
1.99%^{1,2,3}
annual percentage rate

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

2018 – 2022 model years

up to 100% financing plus tax	APRs ^{1,2,3} start at	Cost per \$1,000
up to 36 months	1.99%	\$28.64
up to 48 months	1.99%	\$21.69
up to 66 months	1.99%	\$16.01
up to 72 months	2.75%	\$15.08
up to 84 months	2.99%	\$13.21

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	9.50%	\$87.68
up to 24 months	9.50%	\$45.91
up to 36 months	9.50%	\$32.03
up to 48 months	9.50%	\$25.12
up to 60 months	10.99%	\$21.74
up to 72 months	11.50%	\$19.29
up to 84 months	11.75%	\$17.52

SMART CHOICE

	APR ⁴	Cost per \$1,000
up to 60 months	8.99%	\$20.75

Borrow up to \$15,000!

Smart CHOICE PERSONAL LOAN

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%	8.24%
Gold	10.99%	8.24%
Classic	11.99%	8.24%

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

2015 – 2017 model years

up to 100% financing plus tax	APRs ^{1,2,3} start at	Cost per \$1,000
up to 36 months	2.50%	\$28.86
up to 48 months	2.50%	\$21.91
up to 66 months	2.50%	\$16.23
up to 90% financing plus tax		
up to 72 months	3.75%	\$15.53
up to 84 months	3.99%	\$13.66

2014 and earlier model years

up to 90% financing plus tax		
up to 36 months	4.99%	\$29.97
up to 48 months	5.25%	\$23.14
up to 66 months	5.75%	\$17.71

MOTORCYCLE

New, model years 2020 — 2022

	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 2019 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	5.990%	\$19.33
up to 72 months	6.375%	\$16.75
up to 84 months	6.750%	\$14.97

HOLIDAY, VACATION & PEACE OF MIND

	APR ^{1,2} start at	Cost per \$1,000
Holiday/Vacation — 24 mos. max.	6.99%	\$44.77
Peace of Mind — 72 mos. max.	9.50%	\$18.27

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 is accurate as of the date printed above, available for loans with adequate vehicle value, reflect a 1% APR discount for automatic payment, is 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 1.99% APR for 36 months has a monthly payment of \$28.64.

² Minimum loan amount: \$750 except personal loans of 72 months or more, minimum is \$7,500. Maximum loan amounts: 2015 – 2022 vehicles: \$100,000; 2014 and older vehicles: \$20,000; Boat: \$75,000; Holiday and Vacation: \$2,500; 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

