



Auto Loan Rates**

| <u>Term</u> | <u>Rate</u> | <u>APR*</u> | <u>Vehicle Year</u> |
|-------------|-------------|-------------|---------------------|
| 24 Mo | 2.50% | 2.862% | 2015 & Newer |
| 36Mo | 2.60% | 2.845% | 2015 & Newer |
| 48 Mo | 2.70% | 2.887% | 2017 & Newer |
| 60 Mo | 2.80% | 2.950% | 2017 & Newer |
| 72 Mo | 2.95% | 3.077% | 2020 & 2021 New |

*APR=Annual Percentage Rate. Loan APR calculations based on loan amount of \$20,000 and include a \$75 document preparation as a prepaid finance charge. A \$20,000 vehicle loan at 2.95% for 72 months is equal to \$304.56 monthly payment with an annual percentage rate of 3.077%

** Auto Loans Specials: No 30-day credit report delinquencies in most recent 24 months and a debt to income ratio of 43% or less. Loan amount up to dealer invoice for new vehicles and NADA clean trade-in for used vehicles. Borrowers must meet credit, income and other underwriting standards. Rate applies to vehicle purchase or refinance from another financial institution only. Rates are determined by term and year of the vehicle. Not all borrowers will qualify. Other conditions may apply. Rates are subject to change at any time.