



## Warm Up With These Rates Auto Loan Specials\*\*

<u>Term</u>	<u>Rate</u>	<u>APR*</u>	<u>Vehicle Year</u>
12 mo	2.75%	3.436%	2012 & newer
24 mo	2.75%	3.110%	2012 & newer
36 mo	2.95%	3.194%	2014 & newer
48 mo	3.10%	3.285%	2014 & newer
60 mo	3.39%	3.546%	2014 & newer

\*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 2.75% for 24 months is equal to \$860.60 monthly payment with an annual percentage rate of 3.110%.

\*\*Auto Loan Specials: No 30 day credit report delinquencies and a debt to income ratio of 36% or less. Loan amount up to dealer invoice for new vehicles and NADA clean trade 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.