



Rates accurate as of 08/21/2025

Repayment Period (months)	Fixed APR*
Up to 72	7.24% - 12.99%
96	7.74% - 10.99%
120	7.99% - 11.24%
144	8.24% - 9.49%
180	8.49% - 9.74%

**\*APR=Annual Percentage Rate.** APRs range from 7.24% to 12.99%. The APR you qualify for is based on repayment period, your credit qualifications including residential status, credit and employment history and your vehicle's value, year and mileage if applicable. Refinances only available from other lenders. Payment example: If you borrow \$30,000 for 120 months at 7.99% APR, your monthly payment would be \$363.82.

Lowest APRs in each range include Auto Payment Discount which provides a qualifying rate discount of 0.25% APR for automatic loan payments from Columbia CU consumer checking account. Within 60 days of loan closing, automatic payments can be set up via an automatic transfer from your Columbia CU consumer checking account to your loan with the assistance of a Columbia CU representative via phone or by visiting your local branch. The Auto Payment Discount is not available for lines of credit, credit cards, savings/certificate-secured loans, mortgages, home equity loans and business loans.

Maximum loan is \$50,000. Contact us for other borrowing options for larger loan amounts.

Membership required to borrow. Columbia Credit Union may offer other rates in the future.