



Rates accurate as of 01/01/2022

| Repayment Period (months) | Fixed APR*     |
|---------------------------|----------------|
| Up to 36                  | 4.24% - 13.99% |
| 48                        | 4.24% - 13.99% |
| 60                        | 4.49% - 6.99%  |

**\*APR=Annual Percentage Rate.** APRs range from 4.24% to 13.99%. 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 \$8,000 for 60 months at 4.24% APR, your monthly payment would be \$148.20.

Lowest APRs in each range include Checking Relationship Plan discount which provides a qualifying rate discount of .25% APR for automatic loan payments from Columbia CU checking. Auto Pay can be set up via automatic transfers from your Columbia CU checking to your loan with either the assistance of a Columbia CU representative or by setting up recurring transfers in Columbia CU's Online Banking. Relationship Checking Plan discount is not available for loans; financed at the dealership, lines of credit, credit card, savings/certificate-secured loans, mortgages, home equity loans and business loans.

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