



Rates accurate as of 05/01/2024

New Vehicle (2022 and newer)	
Repayment Period (months)	Fixed APR*
Up to 66	6.49% - 12.49%
67-75	6.74% - 14.49%
76-84	6.99% - 12.99%
Used Vehicle (2018-2021)	
Repayment Period (months)	Fixed APR*
Up to-48	6.49% - 13.24%
49-66	6.74% - 13.49%
67-75	6.99% - 15.49%
76-84	7.24% - 13.49%

All 2017 and older vehicles add 1.00% to rates listed above. Maximum term 75 months. No model year vehicles 2005 and older. Vehicles in excess of 100k miles add 0.50% to the rates listed above. Certified Pre-Owned (CPO) vehicles purchased at a dealership of the same brand are eligible for a 0.25% discount.

***APR=Annual Percentage Rate.** APRs range from 6.49% to 15.49%. The APR you qualify for is based on repayment period, your vehicle's value, year and mileage and your credit qualifications including residential status, credit and employment history. Payment example: If you borrow \$20,000 for 60 months at 6.49% APR, your monthly payment would be \$391.23.

Lowest APRs in each range include Checking Relationship Plan discount which provides a qualifying rate discount of 0.25% APR for automatic loan payments from Columbia CU checking. Within 30 days of loan closing, 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 lines of credit, credit cards, savings/certificate-secured loans, mortgages, home equity loans and business loans.

Certified Pre-Owned (CPO) vehicles purchased at a dealership of the same brand are eligible for a 0.25% discount.

If your vehicle is classified by the Environmental Protection Agency as Smartway or Smartway Elite, it qualifies for our E-Go discount of 0.25% APR or 0.50% APR, respectively, down to our floor 4.99% APR, when you're also enrolled in e-Statements.

If you're refinancing your vehicle loan from another lender, we will give you the lowest of either a) your Columbia CU qualifying APR or; b) up to 1.00% APR off your current lender's APR down to our floor of 4.99% APR.

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