



Rates accurate as of 07/25/2022

New Vehicle (2020 and newer)	
Repayment Period (months)	Fixed APR*
Up to 66	3.24% - 9.24%
67-75	3.74% - 9.99%
76-84	3.99% - 9.49%
Used Vehicle (2016-2019)	
Repayment Period (months)	Fixed APR*
Up to-48	3.24% - 9.74%
49-66	3.49% - 10.49%
67-75	3.99% - 11.49%
76-84	4.24% - 10.49%

All 2015 and older vehicles add 1.00% to rates listed above.  
 Vehicles in excess of 100k miles add 0.50% to the rates listed above.  
 Manufacturer Certified Pre-Owned (CPO) vehicles purchased at a dealership of the same brand are eligible for New Vehicle loan pricing.

**\*APR=Annual Percentage Rate.** APRs range from 3.24% to 11.49%. 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 3.24% APR, your monthly payment would be \$361.51.

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 lines of credit, credit cards, savings/certificate-secured loans, mortgages, home equity loans and business loans.

If your vehicle is classified by the Environmental Protection Agency as Smartway or Smartway Elite, it qualifies for our E-Go discount of .25% APR or .50% APR, respectively, down to our floor 3.24% 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 3.24% APR.

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