



Rates accurate as of 09/15/2025

New Vehicle (2023 and newer)	
Repayment Period (months)	Fixed APR*
Up to 66	5.49% - 11.74%
67-75	5.74% - 13.74%
76-84	5.99% - 11.24%
Used Vehicle (2019-2022)	
Repayment Period (months)	Fixed APR*
Up to-48	5.49% - 11.74%
49-66	5.74% - 11.99%
67-75	5.99% - 13.99%
76-84	6.24% - 11.49%
All 2018 and older vehicles add 1.00% to rates listed above. Maximum term 75 months. No model year vehicles 2006 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 5.49% to 13.99%. 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 5.49% APR, your monthly payment would be \$381.93.

Lowest APRs in each range include Auto Pay Discount which provides a qualifying rate discount of 0.25% APR for automatic loan payments from Columbia CU checking. 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.

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

If your vehicle is a hybrid or fully electric, it qualifies for our Alternative Fuel Program discount of 0.25% APR or 0.50% APR, respectively, down to our floor 4.99% APR.

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.