

**EFFECTIVE AS OF:** April 10, 2012 *Replaces rate sheet dated 02/28/12*

Rates subject to change.

Please call (757) 552-1000 / (800) 678-8765 to obtain current rate information.



## AUTO LOAN RATE SCHEDULE

	TERM	ANNUAL PERCENTAGE RATE (APR)*	
<b>NEW</b>			
<b>2012/2011 models</b> TITLED < 180 days (100% LTV for terms>75 months)	0 – 24 mos.	2.49% – 10.00%	
	25 – 36 mos.	2.49% – 10.00%	
	37 – 84 mos.	2.75% – 11.50%	
<b>USED</b>			
<b>2012/2011 models</b> TITLED > 180 days (100% LTV for terms>75 months)	0 – 63 mos.	2.75% – 10.50%	
	64 – 84 mos.	2.75% – 11.75%	
<b>2010/2009</b>	0 – 63 mos.	2.99% – 10.75%	
	64 – 75 mos.	3.39% – 11.75%	
<b>2008 &amp; older</b>	0 – 63 mos.	3.99% – 14.50%	
<b>NEW VEHICLE LOAN PAYMENT EXAMPLE</b>			
<b>Amount to be financed</b>	<b>Term</b>	<b>APR*</b>	<b>Monthly Payment</b>
\$10,000	24 mos.	2.49%	\$427.61

**TO APPLY:** Call (757) 552-1000 or toll-free (800) 678-8765 24 hours a day or stop by any branch location.

You'll receive a response within 2 hours, and your pre-approval is valid for 90 days. Please call for rate qualification.

\*APR based on credit qualifications and certain terms and conditions.

This credit union is federally insured by the National Credit Union Administration.

VA, TX, FL, GA, OH, RI, NJ, NC, AR

