

**NCCYou Loan Rates****Updated 10/31/2019** (subject to change)

<b>Term</b>	<b>APR*</b>
<b>New Auto</b> (Maximum of 2 model years old.)	
24 months or less	2.95%
36 months	3.20%
48 months	3.70%
60 months	3.95%
72 months	4.45%
84 months	4.70%

<b>Used Auto</b>	
24 months or less	3.45%
36 months	3.70%
48 months	3.95%
60 months	4.20%
72 months	4.75%
84 months	4.95%

<b>Green Light Auto</b>	
Rates start at	8.70%

<b>Recreational Vehicles</b>	
24 months or less	4.45%
36 months	4.70%
48 months	4.95%
60 months	5.20%
72 months	5.45%
84 months	5.70%

<b>Unsecured</b>	
24 months or less	10.00%
36 months	10.25%
48 months	10.50%
60 months	11.00%

\* APR = Annual Percentage Rate. Rates and terms are subject to change at any time without notice. Your actual rate may be different depending on your payment and credit history. Some restrictions may apply. New or existing membership at Northern Communities Credit Union is required.