

NCCYou Loan Rates**Updated 10/31/2019**

(subject to change)

Term	APR*
New Auto (Maximum of 2 model years old.)	
24 months or less	2.45%
36 months	2.70%
48 months	3.20%
60 months	3.45%
72 months	3.95%
84 months	4.20%
Used Auto	
24 months or less	2.95%
36 months	3.20%
48 months	3.45%
60 months	3.70%
72 months	4.25%
84 months	4.45%
Green Light Auto	
Rates start at	8.70%
Recreational Vehicles	
24 months or less	3.95%
36 months	4.20%
48 months	4.45%
60 months	4.70%
72 months	4.95%
84 months	5.20%
Unsecured	
24 months or less	9.50%
36 months	9.75%
48 months	10.00%
60 months	10.50%

* 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.