

NCCYou Loan Rates**Updated 10/2022**

(subject to change)

Term **Lowest APR*****New Auto** (Maximum of 5 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%

Used Auto

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%

SOAR Auto

Rates start at	9.20%
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Recreational Vehicles

24 months or less	3.45%
36 months	3.70%
48 months	3.95%
60 months	4.20%
72 months	4.45%
84 months	4.70%
120 months	5.70%
180 months	6.70%

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.