

NCCYou Loan Rates**Updated 11/2022**

(subject to change)

Term	Lowest APR*
New Auto (Maximum of 5 years old.)	
24 months or less	3.70%
36 months	3.95%
48 months	4.45%
60 months	4.70%
72 months	5.20%
84 months	5.45%
Used Auto	
24 months or less	4.20%
36 months	4.45%
48 months	4.70%
60 months	4.95%
72 months	5.70%
84 months	5.95%
SOAR Auto	
Rates start at	9.20%
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%
120 months	6.20%
180 months	7.20%
Unsecured	
24 months or less	9.70%
36 months	9.95%
48 months	10.20%
60 months	10.70%

* 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.