

<b>Term</b>	<b>Lowest APR*</b>
<b>New Auto</b> (Maximum of 5 years old.)	
24 months or less	3.95%
36 months	4.20%
48 months	4.70%
60 months	4.95%
72 months	5.45%
84 months	5.70%
<b>Used Auto</b>	
24 months or less	4.45%
36 months	4.70%
48 months	4.95%
60 months	5.20%
72 months	5.95%
84 months	6.20%
<b>SOAR Auto</b>	
Rates start at	9.45%
<b>Recreational Vehicles</b>	
24 months or less	4.25%
36 months	4.45%
48 months	4.70%
60 months	4.95%
72 months	5.20%
84 months	5.45%
120 months	6.45%
180 months	7.45%
<b>Unsecured</b>	
24 months or less	9.70%
36 months	9.95%
48 months	10.20%
60 months	10.95%

\* 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.