

Website Change Request Procedure Hypothetical Sample Upload

<https://www.nihfcu.org/vehicle-loans/>

Vehicle loans

- Great low rates, currently as low as ~~5.24%~~ 5.49% APR¹ for new vehicles and 5.49% APR¹ for used vehicles and refinances.
- Terms up to 84 months for highly qualified borrowers
- Finance up to 125% Loan-to-value ²
- Defer 1st payment up to 90 days ³
- Skip-a-payment every 12 months ⁴
- Save time and money with our exclusive Online Car Buying Service
- Exclusive rates on insurance & protection programs
- Special options for Visiting NIH Fellows are available (please relink to www.nihfcu.org/fellows)

Estimate your payment with our vehicle loan calculator.

Get pre-approved with START!⁵

~~NIHFCU's Our~~ **Sign Today And Ride Today** program is better than a traditional pre-approval. Not only do you get the assurance of being a cash buyer, you can also save time by closing your loan at the dealership. Here's how:

- Apply for NIHFCU financing and request your START Express Draft
- Bring your START Draft to the dealer and shop like a cash buyer
- Close on NIHFCU financing at the dealer. Fill out the START Draft and let the dealer take care of the rest.
- Drive off the lot with your new vehicle

Financial wellness begins and ends with the facts. Here's what you need to know!

¹Annual Percentage Rates (APRs) as of 9/18/2023 -and subject to change without notice. The lowest APR shown is available to applicants with excellent credit and includes a rate discount of 0.25% for ~~automatic-debit~~automatic debit loan payments from an NIHFCU savings or checking account. If automatic payment ceases before loan is paid in full, the interest rate will increase by 0.25%. Final rates and terms for approved applications depend on the type of collateral, credit and payment history, payment method, and other factors that may be lawfully considered. Restrictions may apply. Payment example: Loan amount of \$20,000 at a rate of 5.24% APR for 36 months would have monthly payments of \$601.58. The NIHFCU does not provide loans for ~~private-party~~private-party purchased vehicles.

² New motorcycle or auto loan-to-value (LTV) is based upon the MSRP and is defined as a vehicle that has not been titled. Auto loan LTV is based upon NADA retail value. 125% LTV on auto loans only offered on loan terms up to 60 months. For terms longer than 60 months, the max LTV is 100%.

³ A deferral of up to 90 days for your first payment may be available on certain vehicle loans, as determined by the credit union. Deferring a payment will delay the payoff of your loan, and result in additional finance charges if you only make minimum payments. You need to make up the deferred payments. If the credit union agrees to a deferral, additional restrictions may apply.