

## Vehicle Loan Rates

Rate information is accurate as of **04.01.2025**

Rates may be subject to change. APR = Annual Percentage Rate.

All rates are subject to change without prior notice. Rates shown are our Premium Loan Rates. No prepayment penalties apply. Applications are subject to credit approval, and actual rate is based on your credit. Please read the appropriate disclosures or contact the credit union if you would like a disclosure mailed to you.

| Type  | Amount/<br>Age of Vehicle             | Term       | APR as low as | Monthly Payment<br>per \$1000 |
|---|---------------------------------------|------------|---------------|-------------------------------|
| <b>New Auto</b><br><br>CPFCU will finance based on credit and retail value of the vehicle.                  | Based on Collateral                   | 36 months  | 3.99%         | \$29.52                       |
|   |                                       | 48 months  | 4.49%         | \$22.80                       |
|   |                                       | 60 months  | 4.49%         | \$18.64                       |
|   |                                       | 72 months  | 4.49%         | \$15.87                       |
|   |                                       | 84 months  | 5.49%         | \$14.37                       |
| <b>Pre-Owned Auto</b><br><br>Cedar Point will finance based on credit and NADA retail value of the vehicle  | 1-7 years old                         | 36 months  | 4.74%         | \$29.85                       |
|   |                                       | 48 months  | 4.74%         | \$22.91                       |
|   |                                       | 60 months  | 4.74%         | \$18.75                       |
|   |                                       | 72 months  | 4.74%         | \$15.98                       |
|   | **                                    | 84 months  | 5.74%         | \$14.48                       |
|   | 8 - 10 years old                      | 48 months  | 7.49%         | \$24.17                       |
| <b>New Motorcycles</b><br><br>Will finance up to 100% of purchase price. We cannot finance negative equity. | Up to \$10,000*                       | 36 months  | 6.99%         | \$30.87                       |
|   | \$10,001 to \$15,000*                 | 48 months  | 7.49%         | \$24.17                       |
|   | Minimum \$15,001                      | 60 months  | 7.49%         | \$20.03                       |
|   | Minimum \$25,000                      | 72 months  | 7.49%         | \$17.29                       |
|   | Minimum \$30,000                      | 84 months  | 8.49%         | \$15.83                       |
| <b>Pre-Owned Motorcycles</b><br><br>Based on NADA wholesale value.  | \$5,000 to \$15,000*<br>1-7 years old | 36 months  | 7.74%         | \$31.22                       |
|   | \$5,000 to \$15,000*<br>1-7 years old | 48 months  | 7.74%         | \$24.29                       |
|   | Minimum \$15,001<br>1-7 years old     | 60 months  | 7.74%         | \$20.15                       |
|   | Minimum \$25,000*<br>1-7 years old    | 72 months  | 7.74%         | \$17.41                       |
|   | Minimum \$5,000*<br>8 - 10 years old  | 48 months  | 8.74%         | \$24.76                       |
| <b>School Bus</b><br><br>We cannot finance negative equity.   | 95% of purchase price                 | 72 months  | 5.25%         | \$16.22                       |
|   | 95% of purchase price                 | 144 months | 6.25%         | \$9.89                        |

\*Other terms may be available. Ask a member service representative for information.

\*\*Vehicle must be 10 model years or newer at the end of the 84-month term.