



1/26/2021	 we're big on YOU		 RATES AS LOW AS 2.49%^oAPR		Direct LOANS FOR NEW/USED CARS & LIGHT TRUCKS*** Indirect rates through TCI May be different than these.													
					AAA Tier 740+		A+ Tier 700-739		A Tier 660-699		B Tier 620-659		C Tier 600-619		D Tier <599		NO SCORE	
					Term	Rate ^{1,2}	Term	Rate ^{1,2}	Term	Rate ^{1,2}	Term	Rate ^{1,2}	Term	Rate ²	Term	Rate ²	Term	Rate ²
2019 to 2021	24	2.49	24	2.74	24	3.49	24	4.29	24	6.29	24	8.29	24	7.29				
	36	2.70	36	2.95	36	3.70	36	4.70	36	6.70	36	8.70	36	7.71				
	48	2.75	48	3.00	48	3.75	48	4.75	48	6.75	48	8.75	48	7.75				
	60	2.85	60	3.10	60	3.85	60	4.85	60	6.85	60	8.85	60	7.85				
	66	3.10	66	3.35	66	4.10	66	5.10	66	7.10	66	9.10	66	8.10				
	72**	3.10	72**	3.35	72**	4.10	72**	5.10	72**	7.10	72**	9.10	72**	8.10				
	75**	3.30	75**	3.55	75**	4.30	75**	5.30	75**	7.30	75**	9.30	75**	9.25				
	78**	3.50	78**	3.75	78**	4.50	78**	5.50	78**	7.50	78**	9.50						
2018	84*	3.85	84*	4.10	84*	4.85	84*	5.85	84**	7.85								
	24	2.85	24	3.10	24	3.85	24	4.85	24	6.85	24	8.85	24	7.85				
	36	2.95	36	3.20	36	3.95	36	4.95	36	6.95	36	8.95	36	7.95				
	48	3.00	48	3.25	48	4.00	48	5.00	48	7.00	48	9.00	48	8.00				
	60	3.04	60	3.29	60	4.04	60	5.04	60	7.04	60	9.04	60	8.04				
	66	3.25	66	3.50	66	4.25	66	5.25	66	7.25	66	9.25	66	8.25				
	72**	3.35	72**	3.60	72**	4.35	72**	5.35	72**	7.35	72**	9.35	72**	8.35				
	75**	3.55	75**	3.80	75**	4.55	75**	5.55	75**	7.55	75**	9.55	75**	8.55				
2017	78**	3.75	78**	4.00	78**	4.75	78**	5.75	78**	7.75	78**	9.75						
	84*	4.10	84*	4.20	84*	5.10	84*	6.10	84**	8.10								
	24	2.85	24	3.10	24	3.85	24	4.85	24	6.85	24	8.85	24	7.85				
	36	2.95	36	3.20	36	3.95	36	4.95	36	6.95	36	8.95	36	7.95				
	48	3.00	48	3.25	48	4.00	48	5.00	48	7.00	48	9.00	48	8.00				
	60	3.04	60	3.29	60	4.04	60	5.04	60	7.04	60	9.04	60	8.04				
	66	3.25	66	3.50	66	4.25	66	5.25	66	7.25	66	9.25	66	8.25				
	72**	3.35	72**	3.60	72**	4.35	72**	5.35	72**	7.35	72**	9.35	72**	8.35				
2016	75**	3.55	75**	3.80	75**	4.55	75**	5.55	75**	7.55	75**	9.55	75**	8.55				
	78**	3.75	78**	4.00	78**	4.75	78**	5.75	78**	7.75	78**	9.75						
	24	2.85	24	3.10	24	3.85	24	4.85	24	6.85	24	8.85	24	7.85				
	36	2.95	36	3.20	36	3.95	36	4.95	36	6.95	36	8.95	36	7.95				
	48	3.00	48	3.25	48	4.00	48	5.00	48	7.00	48	9.00	48	8.00				
	60	3.04	60	3.29	60	4.04	60	5.04	60	7.04	60	9.04	60	8.04				
	66	3.50	66	3.75	66	4.50	66	5.50	66	7.50	66	9.50	66	8.50				
	72**	3.65	72**	3.90	72**	4.65	72**	5.65	72**	7.65	72**	9.65	72**	8.65				
2015-2014	24	3.10	24	3.35	24	4.10	24	5.10	24	7.10	24	9.10	24	8.10				
	36	3.25	36	3.50	36	4.25	36	5.25	36	7.25	36	9.25	36	8.25				
	48	3.30	48	3.55	48	4.30	48	5.30	48	7.30	48	9.30	48	8.30				
	60	3.40	60	3.65	60	4.40	60	5.40	60	7.40	60	9.40	60	8.40				
	66	3.90	66	4.24	66	4.90	66	5.90	66	7.90	66	9.90	66	8.90				
	72**	4.30	72**	4.55	72**	5.30	72**	6.30	72**	8.30	72**	10.30	72**	9.30				
2013	24-36	4.34	24-36	4.59	24-36	5.34	24-36	6.34	24-36	8.34	24-36	10.34	24-36	9.34				
	48	4.34	48	4.59	48	5.34	48	6.34	48	8.34	48	10.34	48	9.34				
	60	4.50	60	4.75	60	5.50	60	6.50	60	8.50	60	10.50	60	9.50				
2012-2011	36	5.34	36	5.59	36	6.34	36	7.34	36	9.34	36	11.34	36	10.34				
	48	5.34	48	5.59	48	6.34	48	7.34	48	9.34	48	11.34	48	10.34				
2010-2008	36	6.34	36	6.59	36	7.34	36	8.34	36	10.34	36	12.34	36	11.34				
Max front end financing MSRP or NADA retail. ³		130%		130%		130%		130%		130%		130%		130%				

¹ MONTHLY PAY ONLY. If other than monthly pay, ADD .50% to rate shown (ONLY available on AAA, A+, A and B rates eligible for non-monthly pay).

²Rates shown may be reduced by .25% with Loan to Value of 80%, and 25% if Auto pay is maintained (applies to purchases only) Example: AAA tier 2019-2021 for 36 months 2.7 less .25% for 20% equity = 2.45%. Plus for Auto pay reduce another .25% = 2.20%. Same as "Membership Loan Rewards Program" terms for any rate reductions.

³Maximum financing can go to 130% if the amount over 100% is due to back end products such as GAP Insurance, Credit Life/Disability, Tax, Extended Warranties and Dealer Documentation. Otherwise, max financing is 100%.

*84 month loans available with minimum of \$25,000, and less than 50,000 miles

**72-83 month loans available with minimum \$15,000, and less than 50,000 miles (less than 70,000 miles for 2015/14 models)

Non Eligible Vehicles: Salvaged vehicles, branded titles, lemon law buy-backs, commercial vehicles or any vehicle used in taxi or delivery service. Vehicles with 100k+ miles are subject to individual consideration/review and .5% additional APR, 36 MO Max.

RATES AS LOW AS 2.49%^oAPR

*****MINIMUM LOAN \$5,000**

If requested by Member to modify existing loan for a rate reduction only. It is a DPFCU requirement that in order to qualify: Minimum of \$500 additional funds needs to be advanced at monthly repayment terms complying with the above rate and term chart. Member and value of collateral must meet the standard loan requirements that DPFCU requires as if this is a new loan.