

Effective Date: January 1, 2020

Rates are subject to change - contact Member Services at 972.348.2000 or 800.843.5295, or visit your local Texans branch for more information.

## Auto Loan Rates<sup>1</sup>

Model Year	Term	Annual Percentage Rates As Low As*.2
New to 2018 Model Years	1 to 36 months <sup>3</sup>	2.64%
New to 2018 Model Years	37 to 66 months <sup>4</sup>	2.99%
New to 2018 Model Years	67 to 72 Months $^{5}$	3.09%
New to 2018 Model Years	73 to 84 Months <sup>6</sup>	4.29%
2017 to 2012 Model Years	12 to 36 months <sup>3</sup>	2.74%
2017 to 2012 Model Years	12 to 66 months <sup>4</sup>	3.09%
2017 to 2012Model Years	67 to 72 Months $^{5}$	3.19%
2017 to 2012 Model Years	73 to 84 Months <sup>6</sup>	4.89%

## **Recreational Vehicle Loans**<sup>7</sup>

Minimum Loan Amount	Term	Annual Percentage Rates As Low As*
\$5,000	Up to 60 Months	4.49%
\$30,000	61 to 84 Months	5.49%
\$50,000	85 to 120 Months	7.49%

## Apply for YOUR Texans Vehicle Loan today at www.TexansCU.org!

\* Rates shown reflect lowest rate available for established Texans Credit Union members. Lowest rates currently available as of 01/01/2020 and reflect a 0.50% Loan to Value equity discount. Loan to Value must be less than 90% to receive discount. Loans are subject to credit approval. Rates and terms are determined by the overall creditworthiness of each applicant, and are subject to change. Final rate subject to increase based on final approved Loan to Value. Qualified coborrower may be required. Some restrictions may apply. Available to qualified applicants 18 and over. Internal refinances do not qualify for lowest available rate and will have 0.75% added onto to the qualified current rate. Financing is not available for salvaged or branded title vehicles. Proof of insurance required.

1. Maximum vehicle mileage of 85,000. For loans with mileage over 85,000, add additional 1% to rate.

2. Rates also reflect a 0.50% equity discount. Ask your loan officer for more details and to find out if you qualify.

3. Minimum loan amount of \$5,000 required.

4. Minimum loan amount of \$10,000 required.

5. Minimum loan amount of \$18,000 required. Loans less than this amount may qualify for shorter financing terms.

6. Minimum loan amount of \$30,000 required. Loans less than this amount may qualify for shorter financing terms.

7. Rates and terms applicable to Boat, RV, Motorcycle and 5th-Wheel loans only.

Example: Based on a \$25,000 auto loan amount, the minimum monthly payment is \$725.82 over a 36-month loan at 2.89% APR.

Example: Based on a \$20,000 RV loan amount, the minimum monthly payment is \$372.77 over a 60-month loan at 4.49% APR.