

NEW/USED AUTO LOANS

RATES AS OF JANUARY 30, 2012

		Rate/ APR* (Coupons)		Rate/ APR* (EFT)	
2013- 2012 Models	1- 24 Months	4.24	4.778	3.99	4.524
	25-48 Months	4.24	4.549	3.99	4.294
	49-60 Months	4.24	4.501	3.99	4.247
	61-72 Months	5.24	5.485	4.99	5.231
2011-2010 Models	1- 24 Months	5.24	5.792	4.99	5.539
	25-48 Months	5.24	5.564	4.99	5.310
	49-60 Months	5.24	5.517	4.99	5.263
2009-2008 Models	1- 24 Months	6.24	6.808	5.99	6.554
	25-48 Months	6.24	6.579	5.99	6.325
	49-60 Months	6.24	6.533	5.99	6.278
2007 and Older Models	1- 36 Months	7.24	7.672	6.99	7.419
	37-48 Months	7.24	7.596	6.99	7.341

* Annual Percentage Rate based on a \$20,000 loan for max term in category and includes \$99.00 origination fee with payment by EFT and E-Club membership. Rate will be .25% higher without EFT and E-Club membership or if coupon payments are requested.



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