

## VEHICLE LOANS NEW AND USED DISCLOSURE

**Loan Types:** New Vehicles & Used Vehicles

**Term:** Up to 72 Months for New and Used, May vary on the member's income and FICO qualification

**Loan Amount:** May vary on the member's income and FICO qualification

ALL RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE.

**APR** (Annual Percentage Rate) is determined based on an evaluation of creditworthiness, so your individual rate may vary. Credit approval is required for all loans. Loan programs, promotions, and interest rates are subject to change and/or cancellation without prior notice. This notice does not constitute a guaranteed offer of credit; underwriting guidelines and approval criteria apply. You must be the primary account holder to apply for a loan with IDB Global Federal Credit Union. Joint account ownership alone does not qualify you for a loan.

### Sample monthly payment:

- **New Vehicle:** \$494.45 for every \$30,000 borrowed at 5.750% APR for 72 months at 100% LTV. Rates and terms are subject to credit review and approval requirements. The current sample does not include any rate discounts
- **Used Vehicle:** \$498.02 for every \$30,000 borrowed at 6.000% APR for 72 months at 100% LTV. Rates and terms are subject to credit review and approval requirements. The current sample does not include any rate discounts

**Fixed Rate:** The interest rate on this loan is fixed for the entire term, meaning the monthly payment will remain consistent throughout the life of the loan.

### Rate Discount Options:

- **Direct Deposit and Automatic Payment Discount:** Members who apply for new or used vehicle loans and choose to enroll in direct deposit and automatic payment setup for their monthly installments will be eligible for a rate reduction of 50 basis points (0.50%). Applies to vehicle loans financed within the U.S. territory only.
- **Electric Vehicles Discount:** Members opting to finance the purchase or refinance of an Electric Vehicle (EV) or any Hybrid Vehicle (HEV) with our vehicle loan programs, will be eligible for a discount of 25 basis points (0.25%) on the applicable interest rate. Applies to vehicle loans financed within the U.S. territory only.
- Rate discounts are cumulative based on eligibility criteria. Members may qualify for simultaneous discounts related to direct deposit, automatic payments, and electric or Hybrid vehicle financing.

For additional information about LTVs, mileage, years, and other inquiries contact the lending department.