

IT'S AN HONOR
SERVING YOU.



FIRST-TIME AUTO LOAN FOR MILITARY

Little or No Credit Doesn't Have to Stop You from Getting Your First Auto!

In our tradition of helping people through life and ensuring our military members get the financing they deserve, even with little or no credit, Wright-Patt Credit Union® (WPCU®) has created a special First-Time Auto Buying Program just for military members. Get a loan that will save you money.

A LOAN YOU CAN COUNT ON:

- Borrow up to 80% of your annual income
- Finance up to 110% of the vehicle's retail value*
- Terms up to 60 months**
- A low Annual Percentage Rate that keeps more money in your pocket**

YOU QUALIFY IF YOU:

- Are active duty military currently stationed at Wright-Patt Air Force Base
- Are financing your first auto purchase
- Have little to no credit history

Lower your interest rate and save money:†

- Discount of 0.75% with a minimum monthly direct deposit of \$25 to a WPCU account.
- Additional, 0.25% discount for enrolling in automatic payments via direct deposit.

Visit any Member Center or one of one of the convenient on-base Member Centers today!

Area A	Area B	Kittyhawk
Building 262 (937) 256-5470	2195 Tenth Street (937) 256-2157	Building 1224 (937) 878-3077

* J.D. Power and Associates retail value - including tax, title, warranties and insurance products.

** **All Vehicle Type Loans:** All vehicle loan applications are subject to credit review and approval. Annual Percentage Rates (APRs) are accurate as of 04/23/2024 and may change at any time. The APR for all vehicle loans are fixed rates for the duration of the loan; the APR is determined at the time your application is approved. Your APR is dependent upon creditworthiness, loan amount, loan term, and age of collateral. Auto loan APRs range from 6.29% APR to 17.59% APR with loan terms up to 84 months. Motorcycle loan APRs range from 7.59% APR to 18.00% APR with loan terms up to 84 months. RV/Watercraft loan APRs range from 8.39% APR to 18.00% APR with loan terms up to 240 months. For auto and motorcycle loans: Loan amounts up to \$7,999 have a maximum term of 63 months. Loan amounts of \$8,000 to \$17,999 have a maximum term of 75 months. Loan amounts of \$18,000 or more have a maximum term of 84 months. Loan terms of 64-75 months require a minimum loan amount of \$8,000, and loan terms 76 months or longer require a minimum loan amount of \$18,000. Automobiles and motorcycles 2018 or older have a maximum term of 75 months. Automobiles and motorcycles 2019 or newer have a maximum term of 84 months. For RV/Watercraft loans: Loan amounts up to \$19,999 have a maximum term of 84 months. Loan amounts of \$20,000 or more have a maximum term of 144 months. All payment examples below are for 2022 or newer vehicles. **Auto Loan Payment Example:** loan amount of \$21,500 for a 2022 or newer automobile and term of 60 months (5 years) at 6.29% APR will have a monthly payment of \$418.65. The example disclosed above is for our highest qualified borrowers. **Motorcycle Loan Payment Example:** loan amount of \$12,000 for a 2022 or newer motorcycle and term of 60 months at 7.59% APR will have a monthly payment of \$241.03. **RV/Boat Loan Payment Example:** loan amount of \$23,000 for a 2022 or newer RV/boat and term of 60 months at 8.39% APR will have a monthly payment of \$470.80. Other rates, terms, payments, and loan amounts are available. Loans are subject to membership eligibility, credit approval and collateral conditions. Loan amount financed greater than \$10,000 requires full coverage auto insurance.

† Payments and/or deposits must be made by payroll deduction.