



Locations:	Phone:
1080 Main St, Sturgis	605-347-4527
504 Grant St, Belle Fourche	605-892-0060
134A Ryan Rd, Spearfish	605-722-2911
78 Cliff St, Deadwood	605-578-3995

## Vehicle Loan Rates

Effective 04/04/2017

Apply today at [northernhillscfu.org](http://northernhillscfu.org)

Annual Percentage Rate	APR	APR	APR	APR	APR
Credit Score	730+	680-729	640-679	600-639	599-below

### Vehicle Loans Model Year: 2015 and Newer

36 Month Term	2.64%	2.89%	5.14%	8.64%	13.64%
48 Month Term	2.99%	3.24%	5.49%	8.99%	13.99%
60 Month Term	3.15%	3.40%	5.65%	9.15%	14.15%
72 Month Term	3.25%	3.50%	5.75%	9.25%	14.25%
84 Month Term	4.50%	4.75%	7.00%	10.50%	15.50%

### Vehicle Loans Model Year: 2010-2014

36 Month Term	2.99%	3.24%	5.49%	8.99%	13.99%
48 Month Term	3.25%	3.50%	5.75%	9.25%	14.25%
60 Month Term	3.50%	3.75%	6.00%	9.50%	14.50%
72 Month Term	3.75%	4.00%	6.25%	9.75%	14.75%

### Vehicle Loans Model Year: 2009 and Older

36 Month Term	5.75%	6.00%	8.25%	11.75%	16.75%
48 Month Term	6.00%	6.25%	8.50%	12.00%	17.00%
60 Month Term	6.25%	6.50%	8.75%	12.25%	17.25%

**Term Limits:** Maximum term may be limited based on collateral mileage, condition and age.

**Loan Payment Example:** At 3.99% APR for a 60 month term with 0% down, monthly payments are calculated at \$18.43 per \$1,000 borrowed.

#### Rate Adjustments:

- Rates on loans under \$2,500 will be increased by 3.00%.
- Rates increase by .50% on collateral in excess of 120,000 miles.

All loans subject to eligibility requirements. Rates subject to change without notice.

Not all borrowers will qualify for the lowest APR or 0% down payment. To find out if you qualify, call NHFCU at 605-347-4527.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States