



**Locations:**  
 1080 Main St, Sturgis  
 504 Grant St, Belle Fourche  
 134A Ryan Rd, Spearfish  
 78 Cliff St, Deadwood

**Phone:**  
 605-347-4527  
 605-892-0060  
 605-722-2911  
 605-578-3995

**Vehicle Loan Rates**

Effective 03/13/2018

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

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

**Vehicle Loans Model Year: 2016 and Newer**

<b>36 Month Term</b>	3.00%	3.25%	5.50%	9.00%	14.00%
<b>48 Month Term</b>	3.00%	3.25%	5.50%	9.00%	14.00%
<b>60 Month Term</b>	3.20%	3.45%	5.70%	9.20%	14.20%
<b>72 Month Term</b>	3.50%	3.75%	6.00%	9.50%	14.50%
<b>84 Month Term</b>	4.50%	4.75%	7.00%	10.50%	15.50%

**Vehicle Loans Model Year: 2011-2015**

<b>36 Month Term</b>	3.25%	3.50%	5.75%	9.25%	14.25%
<b>48 Month Term</b>	3.40%	3.65%	5.90%	9.40%	14.40%
<b>60 Month Term</b>	3.50%	3.75%	6.00%	9.50%	14.50%
<b>72 Month Term</b>	4.10%	4.35%	6.60%	10.10%	15.10%

**Vehicle Loans Model Year: 2010 and Older**

<b>36 Month Term</b>	5.75%	6.00%	8.25%	11.75%	16.75%
<b>48 Month Term</b>	6.00%	6.25%	8.50%	12.00%	17.00%
<b>60 Month Term</b>	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 ARP 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