



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 11/15/2018

Apply today at northernhillsfcu.org

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

Vehicle Loans Model Year: 2016 and Newer

36 Month Term	3.75%	4.00%	6.25%	9.75%	14.75%
48 Month Term	3.85%	4.10%	6.35%	9.85%	14.85%
60 Month Term	4.00%	4.25%	6.50%	10.00%	15.00%
72 Month Term	4.15%	4.40%	6.65%	10.15%	15.15%
84 Month Term	5.00%	5.25%	7.50%	11.00%	16.00%

Vehicle Loans Model Year: 2011-2015

36 Month Term	4.00%	4.25%	6.50%	10.00%	15.00%
48 Month Term	4.25%	4.50%	6.75%	10.25%	15.25%
60 Month Term	4.25%	4.50%	6.75%	10.25%	15.25%
72 Month Term	4.75%	5.00%	7.25%	10.75%	15.75%

Vehicle Loans Model Year: 2010 and Older

36 Month Term	6.25%	6.50%	8.75%	12.25%	17.25%
48 Month Term	6.50%	6.75%	9.00%	12.50%	17.50%
60 Month Term	6.75%	7.00%	9.25%	12.75%	17.75%

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

Loan Payment Example: At 4.00% APR for a 60 month term with 0% down, monthly payments are calculated at \$18.42 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