

**EFFECTIVE AS OF:** July 1, 2009 *Replaces rate sheet dated 5/19/09*

Rates subject to change.

Please call (757) 552-1000 / (800) 678-8765 to obtain current rate information.



## AUTO & MOTORCYCLE LOAN RATE SCHEDULE

	TERM	ANNUAL PERCENTAGE RATE (APR)*	
<b>NEW</b>			
<b>2009/2008 models TITLED &lt; 180 days</b>	0 – 24 mos.	3.49%**	
	25 – 36 mos.	3.99%**	
	37 – 84 mos.	5.24% – 11.50%	
<b>USED</b>			
<b>2009/2008 models TITLED &gt; 180 days All 2007 models (2007 max term = 75 months)</b>	0 – 63 mos.	5.50% – 10.50%	
	64 – 84 mos.	5.75% – 11.75%	
<b>2006</b>	0 – 63 mos.	5.75% – 10.75%	
	64 – 75 mos.	6.00% – 11.75%	
<b>2005 &amp; older</b>	0 – 63 mos.	6.50% – 14.50%	
<b>NEW VEHICLE LOAN PAYMENT EXAMPLE</b>			
<b>Amount to be financed</b>	<b>Term</b>	<b>APR*</b>	<b>Monthly Payment</b>
\$10,000	24 mos.	3.49%	\$432.02

***Ask about the Tax Advantage Auto Option.***

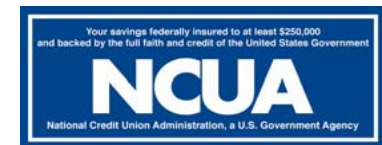
**TO APPLY:** Call (757) 552-1000 or toll-free (800) 678-8765 24 hours a day or stop by any branch location.

You'll receive a response within 2 hours, and your pre-approval is valid for 90 days. Please call for rate qualification.

\*APR based on credit qualifications and certain terms and conditions.

\*\* Rates limited to borrowers with beacon scores greater than 730.

This credit union is federally insured by the National Credit Union Administration.



VA, TX, FL, GA, OH, RI, NJ, NC, AR