

PALCO Federal Credit Union Auto Loan Rate Schedule

Effective March 1, 2010 – May 31, 2010

New/Used

20% Down

80% of the sticker price,
NADA retail or CPI/appraised value

36 months.....	4.99%	4.49%
48 months.....	5.49%	4.99%
60 months.....	5.99%	5.49%
72 months*.....	6.99%	6.49%

0% Down

100% of the sticker price,
NADA retail or CPI/appraised value

36 months.....	5.49%	4.99%
48 months.....	5.99%	5.49%
60 months.....	6.49%	5.99%
72 months*.....	7.49%	6.99%

Older Auto

20% Down

80% of the sticker price,
NADA retail or CPI/appraised value

24 months.....	8.49%	7.99%
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0% Down

100% of the sticker price,
NADA retail or CPI/appraised value

24 months.....	8.99%	8.49%
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*72 month financing on new vehicles only, unless \$39,999.99 or more. Longer terms and rates are available for Jumbo vehicle/RV loans over \$49,999.99. Model year updated in September. Rates and conditions are subject to change without notice. All rates are expressed as an Annual Percentage Rate (APR)

Take an Additional $\frac{1}{2}$ % OFF
Your Vehicle Loan

Present this coupon to a PALCO loan representative and we will reduce your interest by $\frac{1}{2}$ of one percent for the life of your vehicle loan or refinance.

Hurry, offer only valid from 3/1/10 – 5/31/10

Applies to any vehicle loan financed or refinanced between March 1, 2010 through May 31, 2010. Borrower receives a $\frac{1}{2}$ of one percent reduction in their interest rate for the life of the loan. Note: Existing PALCO loans may not be refinanced for a lower rate.