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5.24%

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*APR = Annual Percentage Rate. Rate listed is accurate as of 5/1/2023, and subject to change. Rate listed applies to new and used vehicle loans, model years 2018 or newer and a 36-month term. Payment example: 36-month term rate of 5,24% APR. \$30.09 per \$1,000 borrowed. Rates vary based on credit score and term; not all borrowers will qualify for the lowest rate. Vehicle loans are subject to credit gualifications. Offer not valid on existing HealthCare Associates Credit Union (HACU) loans, Loan application must be submitted May 1, 2023 through July 31, 2023 and loan must be booked within 30 days of pre-approval to receive promotional offer. Contact HACU for full details.

**Deferring payment is optional and subject to credit and collateral value. First payment may be deferred up to 90 days. Interest accrues daily from the date of funding and is repaid over the term of the loan. Offer may be withdrawn at any time.

Federally insured by NCUA. **ES**

