

DRIVE DOWN YOUR RATE

2025 PROMOTIONAL RATES

NEW VEHICLES

CREDIT SCORE	CREDIT TIER	UP TO 48 MO.	49-60 MO.	61-72 MO.	73-84 MO.
760+	A+	4.0%	4.5%	5.0%	5.5%
700-759	A	4.5%	5.0%	5.5%	6.0%
650-699	B	5.5%	6.5%	7.5%	8.5%
600-649	C	7.0%	8.0%	9.0%	N/A
550-599	D	8.5%	N/A	N/A	N/A

** We finance cars only in NY, NJ, FL, MA, MD, VA and PA . Vehicle must be registered in NY, NJ, FL, MA, MD, VA and PA. Purchase from online vehicle retailer is not permitted. An NYUFCU share account is required for auto loan account. Financing up to 100% of value available as indicated by NADA. *** Refinancing not available on existing NYU FCU auto loans. For new auto loans, in case of refinance must be done within 6 months of initial purchase.

USED VEHICLES

CREDIT SCORE	CREDIT TIER	UP TO 48 MO.	49-60 MO.	61-72 MO.
760+	A+	4.5%	5.0%	6.5%
700-759	A	5.5%	6.0%	6.5%
650-699	B	6.5%	7.0%	8.0%
600-649	C	9.0%	11.0%	N/A
550-599	D	10.0%	N/A	N/A

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DRIVE DOWN YOUR RATE

2025 PROMOTIONAL RATES

NEW ELECTRIC VEHICLES

CREDIT SCORE	CREDIT TIER	UP TO 48 MO.	49-60 MO.	61-72 MO.	73-84 MO.
760+	A+	4.0%	4.5%	5.0%	5.5%
700-759	A	4.5%	5.0%	5.5%	6.0%
650-699	B	5.5%	6.5%	7.5%	8.5%
600-649	C	7.0%	8.0%	9.0%	N/A
550-599	D	8.5%	N/A	N/A	N/A

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USED ELECTRIC VEHICLES

CREDIT SCORE	CREDIT TIER	UP TO 48 MO.	49-60 MO.	61-72 MO.
760+	A+	4.5%	5.0%	5.5%
700-759	A	5.0%	5.5%	6.0%
650-699	B	6.0%	7.0%	8.0%
600-649	C	7.5%	8.5%	N/A
550-599	D	9.0%	N/A	N/A

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