



Auto Loan Rates
Effective July 1, 2024

Rate	APR ⁽¹⁾	Processing Fee	Maximum Term	Required Down Payment	Minimum Loan	Maximum Loan	Monthly P&I Payment per \$1,000 ⁽³⁾
Electric/Hybrid Auto: 2022 and Newer							
4.85%	5.04%	\$150.00	36	10%	\$5,000	\$100,000	\$29.90
5.15%	5.30%	\$150.00	48	10%	\$5,000	\$100,000	\$23.10
5.50%	5.62%	\$150.00	60	10%	\$5,000	\$100,000	\$19.10
5.95%	6.04%	\$150.00	72	10%	\$20,000	\$100,000	\$16.55
6.10%	6.18%	\$150.00	84	10%	\$20,000	\$100,000	\$14.66
New Auto: 2022 and Newer							
5.35%	5.54%	\$150.00	36	10%	\$5,000	\$100,000	\$30.13
5.65%	5.80%	\$150.00	48	10%	\$5,000	\$100,000	\$23.32
6.00%	6.12%	\$150.00	60	10%	\$5,000	\$100,000	\$19.33
6.45%	6.54%	\$150.00	72	10%	\$20,000	\$100,000	\$16.79
6.60%	6.68%	\$150.00	84	10%	\$20,000	\$100,000	\$14.90
Used Auto: 2009 and Newer							
6.00%	6.25%	\$150.00	36	10%	\$5,000	\$75,000	\$30.42
6.30%	6.49%	\$150.00	48	10%	\$5,000	\$75,000	\$23.62
6.55%	6.71%	\$150.00	60	10%	\$5,000	\$75,000	\$19.59
7.05%	7.16%	\$150.00	72	10%	\$20,000	\$75,000	\$17.07
7.20%	7.30%	\$150.00	84	10%	\$20,000	\$75,000	\$15.19

Rates quoted are best rates based on credit quality and are subject to credit qualification. Rates quoted are based on automatic payments from an active Sound Community Bank checking account. Add 0.50% if auto-pay from another institution or no auto pay. Rates and fee quoted are subject to change and should not be construed as a commitment to grant a loan. (1) Annual Percentage Rate (APR), based on a loan amount equal to the average of the minimum and maximum loan amount. (2) Additional qualifications apply. Speak with a Bank Representative for details. (3) Advertised payment assumes a monthly payment over the maximum term of the loan. (4) Rates may vary after account is opened.



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