

The Credit Union for *Your Loans!*



BUY OR REFINANCE*

Auto, Truck or SUV

| | 2022 & newer models | 2020 & 2021 models |
|-----------------|---------------------|--------------------|
| up to 66 months | 4.74%** APR | 5.00%** APR |
| 67-78 months | 5.00%** APR | 5.25%** APR |
| 79-84 months | 5.50%** APR | 5.74%** APR |

**The APR includes a .25% discount when you have an automatic payroll deduction, pension or Social Security sent to your OTEFCU account.

APPLY ONLINE AT

[OSWEGOTEACHERSCU.ORG](https://oswegoteacherscu.org)

Important Loan Information:

**The advertised Annual Percentage Rate (APR) is for borrowers with a credit score of 680 or higher. Loans are based on application and credit approval. Other rates are available for borrowers with lower credit scores. Rates are subject to change without notice.

*Refinance your vehicle loan with another financial institution. Vehicle loans with Oswego Teachers EFCU are not eligible for this refinance special.

Payment example: At a rate of 4.99% for 60 months, the monthly payment per \$1,000 borrowed is 18.87.

2025-0211





The Credit Union for *Your Loans!*

BUY OR REFINANCE*

Recreational Vehicles

New and Used Models

up to 66 months **5.50%**** APR

67-84 months **5.74%**** APR

85-144 months **6.25%**** APR

**The APR includes a .25% discount when you have an automatic payroll deduction, pension or Social Security sent to your OTEFCU account.

APPLY ONLINE AT

[OSWEGOTEACHERSCU.ORG](https://oswegoteacherscu.org)

Important Loan Information:

**The advertised Annual Percentage Rate (APR) is for borrowers with a credit score of 680 or higher. Loans are based on application and credit approval. Other rates are available for borrowers with lower credit scores. Rates are subject to change without notice.

*Refinance your vehicle loan with another financial institution. Vehicle loans with Oswego Teachers EFCU are not eligible for this refinance special.

Payment example: At a rate of 4.99% for 60 months, the monthly payment per \$1,000 borrowed is 18.87.

2025-0211

