



Effective as of 8/13/2015

Type	APR/Rate	Term	Max Loan Amt	Down-Payment	Model Years/Payment per \$1,000
New Auto	4.250%	4 years	\$50,000	5%	Year 2015-2016 Vehicles/\$22.69
New Auto	4.750%	5 years	\$50,000	5%	Year 2015-2016 Vehicles/\$18.76
New Auto	5.250%	6 years	\$50,000	5%	Year 2015-2016 Vehicles/\$16.22
Used Auto	6.500%	3 Years	\$30,000 or 80% NADA Retail Value or Purchase Price whichever is less	20%	Year 2014 and older Vehicles/\$23.71
Used Auto	7.000%	4 Years	\$30,000 or 80% NADA Retail Value or Purchase Price whichever is Less	20%	Year 2014 and older Vehicles/\$19.80

.25% off auto loan rates for automatic payment from Reading Cooperative Bank account

Example: With a maximum loan amount of \$50,000, a 48-month auto loan with a rate of 4.250% would cost \$22.69 per \$1,000

Example: With a maximum loan amount of \$50,000, a 48-month auto loan with a rate of 6.500% would cost \$23.71 per \$1,000