



Used Vehicle

Effective as of March 10, 2017
Rates and Terms are subject to change without Notice

Amount Financed	Annual Percentage Rate (APR) as low as:	Interest Rate	*Fees	Term
Used Auto/Truck Eligible years 2011-2016 Max mileage of 120,000 or 2017 with mileage of 15,000 or more.				
\$3000-\$7,999	5.68%	3.99%	\$75.00	36 mos.
\$8,000 and over	4.61%	3.99%	\$75.00	36 mos.
	4.46%	3.99%	\$75.00	48 mos.
	4.37%	3.99%	\$75.00	60 mos.
\$15,000 and over	4.67%	4.49%	\$75.00	72 mos.
**72 month term available on vehicles 3 years old or newer over \$15,000.00				
8-12 years old model years 2006 to 2010				
\$2,000 -\$3,499	10.79%	6.99%	\$75.00	24 mos.
\$3,500 and over	8.46%	6.99%	\$75.00	36 mos.

Interest rates and APR's listed above reflect a discount of 0.50% for automatic payments from an Exchange Bank Deposit Account. All borrowers must set-up an automatic payment to be eligible for these rates.

Typical Payment Example: For a used auto loan of \$8,000 for 48 months, the interest rate is 3.99%, the Annual Percentage Rate is approximately 4.46% which includes a documentation fee of \$75.00* and the monthly payment is approximately \$180.59.

*Loan Documentation Fee: If the loan documents have to be re-drawn after the initial document preparation due to missed or canceled appointments an additional fee of \$50.00 will be assessed and collected at loan signing.

Eligible Collateral:

- Vehicles 7 years old or newer, (2011 or newer)
- 100% financing on Purchase money Loans. 80% financing for cash out-refinance. Value based on NADA Guide.
- 72 month term available only for vehicles 3 years old or newer (2015-2017).

Ineligible Collateral:

- Mileage exceeding 120,000
- Salvage Title or Lemon-law buy back Title
- Vehicle older than 12 years (2005)
- Commercial use vehicles

Exchange Bank will lend up to 100% of NADA value plus tax and license for Purchase money transactions only.

Certain Restrictions may apply.

