



Rates: Vehicle loan

Auto/truck loan		
Annual percentage rate (APR)	Notes	Payment example
As low as 4.74%	Fixed rate; terms up to 96 months	\$283.53 a month based on a 5 year, \$15,000 loan at 4.99% APR.

"As low as" rate applies to vehicles seven model years and newer with a maximum term of 72 months. Your rate may be higher depending on credit score, vehicle year and loan term. Existing STCU auto loan refinances & add-on requests will be subject to a 1% refinance fee or \$100, whichever is greater.

Rates for auto/truck loans include a 0.25% discount for having an STCU credit card in good standing. Payments are based on the contract rate before discount.

If you have a Relationship Reward checking account, meet Level 2 requirements each month, and are the primary in the same membership, you may qualify to receive a 0.25% loan rate discount. However, if you no longer qualify for Level 2 rewards, the rate discount will be removed and your interest rate will be adjusted accordingly.

Rates, fees, and charges shown are effective **Wednesday, July 1, 2026**

Other rates and terms may apply depending on the individual credit worthiness of each applicant. STCU terms, conditions and rates are subject to change without notice.

For more information, please call us at (509) 326-1954 or toll-free at (800) 858-3750.