

Vehicle Loan Rates

Rate information is accurate as of **04.01.2026**

Rates may be subject to change. APR = Annual Percentage Rate.

All rates are subject to change without prior notice. Rates shown are our Premium Loan Rates. No prepayment penalties apply. Applications are subject to credit approval, and actual rate is based on your credit. Please read the appropriate disclosures or contact the credit union if you would like a disclosure mailed to you.

Type	Amount/ Age of Vehicle	Term	APR as low as	Monthly Payment per \$1000
New Auto CPFCU will finance based on credit and retail value of the vehicle.	Based on Collateral	36 months	3.49%	\$29.30
		48 months	4.49%	\$22.80
		60 months	4.49%	\$18.64
		72 months	4.49%	\$15.87
		84 months	5.49%	\$14.37
Pre-Owned Auto Cedar Point will finance based on credit and NADA retail value of the vehicle	1-7 years old	36 months	4.74%	\$29.85
		48 months	4.74%	\$22.91
		60 months	4.74%	\$18.75
		72 months	4.74%	\$15.98
	**	84 months	5.74%	\$14.48
	8 - 10 years old	48 months	7.49%	\$24.17
New Motorcycles Will finance up to 100% of purchase price. We cannot finance negative equity.	Up to \$10,000*	36 months	5.49%	\$30.19
	\$10,001 to \$15,000*	48 months	6.49%	\$23.71
	Minimum \$15,001	60 months	6.49%	\$19.56
	Minimum \$25,000	72 months	6.49%	\$16.81
	Minimum \$30,000	84 months	7.49%	\$15.33
Pre-Owned Motorcycles Based on NADA wholesale value.	\$5,000 to \$15,000* 1-7 years old	36 months	6.74%	\$30.76
	\$5,000 to \$15,000* 1-7 years old	48 months	6.74%	\$23.83
	Minimum \$15,001 1-7 years old	60 months	6.74%	\$19.68
	Minimum \$25,000* 1-7 years old	72 months	6.74%	\$16.92
	Minimum \$5,000* 8 - 10 years old	48 months	7.74%	\$24.29

*Other terms may be available. Ask a member service representative for information.

**Vehicle must be 10 model years or newer at the end of the 84-month term.