

READY FOR A NEW  
SET OF WHEELS?

**START HERE.**



**AUTO LOANS**

# AUTO LOANS

## Rates as low as 1.85% APR\*

With flexible terms on new and used vehicles, we will help you find an affordable payment to meet your individual needs.

- Up to 125% financing available
- No down payment required
- Up to 96 months financing
- No prepayment penalties

# RECREATIONAL VEHICLES

Consider us when financing a variety of recreational vehicles:

- Alternative Transportation  
(Including Scooters)
- Motorcycles
- Personal Watercrafts
- Snowmobiles
- ATVs
- Boats
- Campers
- RVs

Ask about Auto Smart for help purchasing your next vehicle. Contact us for more information, or to apply for a loan at (802) 252-0202, Option 2.



This credit union is federally insured by the National Credit Union Administration.

\*APR is the Annual Percentage Rate on the loan. Rate is quoted "as low as" and is subject to an evaluation of your credit at the time of application. Rate is based on a 24 month loan and applies to 2006-2016 vehicles. Other rates and terms are available. Rate quoted includes a .25% discount for automatic payment. Rates may vary. Terms may be limited based on credit and collateral. Rates are subject to change without notice. Must be a member of the Credit Union to obtain a loan. All loans are subject to approval. Visit [vermontfederal.org](http://vermontfederal.org) for more information.

**VERMONT FEDERAL**  
CREDIT UNION

[vermontfederal.org](http://vermontfederal.org) / 888.252.0202