Not available on internal refinances. ^Auto loan rates range from 1.99% APR to 12.44% APR and are subject to loan term, credit union relationship, underwriting standards and credit worthiness. Auto loan rates as low as 1.99% APR on vehicles five years old or newer with less than 60,000 miles. Auto loan rates as low as 3.24% APR for used vehicles with a maximum age of ten years with less than 125,000 miles. Income subject to verification. Must use auto-pay to obtain the lowest rate. Rates, conditions and programs subject to change without notice. Federally insured by the NCUA.