

AUTO, BOAT & RV LOANS



The freedom to go where the road takes you.

Parda's financing helps you get the most for your money. As a not-for-profit financial institution, we can offer lower interest rates than banks or dealerships — which means that you pay less for your vehicle over time.

New and Used Auto Loans

- 90 days of no payments¹
- Competitive interest rates as low as 4.74% APR² for 36 months
- Up to 100% financing
- A variety of terms to fit your budget
- Pre-approvals available — so you can negotiate with an exact budget in mind
- Fast answers on your online, phone, or in-person application
- Option to Skip-A-Pay periodically³
- Debt protection coverage is available
- Guaranteed Asset Protection (GAP) Plus coverage is available
- Mechanical Repair Coverage (MRC) is available

Refinancing Options

If you have any of your vehicles financed through another organization, it pays to get a second opinion from Parda.

Chances are good that we can lower your interest rate, your monthly payment, or both. Compare our auto loan rates to those on your current loan, and then contact us to find out how much you can save by refinancing your vehicle with Parda.⁴

Compare rates at parda.com to the rate you received at the dealer or another institution, and contact us to learn exactly how much we can save you.

Loan Protection Available

- Debt Protection
- Life Plus
- Life Plus & Disability
- Life Plus, Disability & Involuntary Unemployment
- GAP Plus
- Mechanical Repair Coverage (MRC)

First Time Auto Loan Buyer

- Great rate of 10.99% APR⁵
- 1% rate discount⁶ available
- No previous credit history required
- Must be 18 years old or older
- \$500 minimum down payment required
- Loans available up to \$20,000
- Terms available up to 60 months
- Vehicle must be newer than 15 years old with mileage under 120,000

Discounted Auto Insurance

Insurance can be one of the most expensive parts of car ownership. Thankfully, Parda's partnership with TruStage gives you access to members-only savings on quality coverage.⁷

Membership required. For qualified borrowers. Approval, rate, and term based on individual credit, value of collateral, and ability to repay. Rates and terms subject to change at any time.

¹ Interest accrues at the time of the loan. Parda reserves the right to end this promotion at any time. Some restrictions may apply.

² APR — Annual Percentage Rate. Rate disclosed above is the lowest rate available and includes a direct deposit discount with Parda Federal Credit Union. Rate is based on individual credit history (credit score), term, collateral value, and ability to repay (proof of income). APR is subject to change. Contact a Credit Union representative for complete details. Refinancing option does not apply to current Parda Federal Credit Union loans. Some restrictions may apply. The estimated monthly payment is \$29.86 per \$1,000 borrowed at 4.74% for 36 months.

³ Skip-A-Pay offers exclude Line of Credit, Parda Premier Line of Credit, all Real Estate Loans, Buy Now, Pay Later, and balloon auto loans. Interest will continue to accumulate on your loan(s) during the month you skip your payment.

⁴ Refinancing option does not apply to current Parda Federal Credit Union loans. Some restrictions may apply.

⁵ APR = Annual Percentage Rate. Membership required. Must be 18 years or older to apply. To qualify, you must be a first-time buyer with no previous auto credit. The maximum amount of \$20,000. Max term 60 months. Minimum down payment of \$500 required. Minimum job time required is 90 days for loan amounts up to \$15,000 and 180 days for loan amounts up to \$20,000 with verified income. Vehicle must be 15 years old or newer with less than 120,000 miles. For qualified borrowers. Not all applicants will qualify. Approval based on loan to value and ability to repay. Not eligible for Skip-A-Pay. The estimated monthly payment is \$21.74 per \$1000 borrowed at 10.99% for 60 months.

⁶ 1% discount offered for completion of Banzai Teen Course Life Scenarios. Borrower must show proof of course completion with a passing score of 80% before loan closure to earn discounted rate.

⁷ TruStage® Auto and Home Insurance program is made available by TruStage Insurance Agency, LLC and issued by ©Liberty Mutual. The insurance offered is not a deposit account, and is not federally insured, sold, or guaranteed by Parda Federal Credit Union. Discounts are not available in all states, and discounts vary by state.



Federally insured by NCUA.

NMLS ID
#658193

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