

# Vehicle loans

- » Fast, easy application
- » Financing for new and used vehicles
- » Apply online or by phone 24/7

Whether you need four wheels or two, Alaska USA can get you on the road or trail fast with our motor vehicle financing options!

## Affordable loans on a wide variety of vehicles

- » **Automobiles, passenger vans, and pickup trucks**—This includes other wheeled units normally used for passenger purposes.
- » **RVs**—Includes motor homes, travel trailers, folding camper trailers, pickup campers, fifth wheel trailers, and van conversions if the unit has two or more amenities that are normally associated with recreational vehicles.
- » **Pickup/camper combinations**—Includes pickup fifth wheel trailers, pickup/hard-shell travel trailers, and pickup/slide-in campers. The trailer or camper must contain two or more permanently affixed amenities (for example, refrigerator, sink, furnace, or cooking facilities). Park models or mobile homes are not eligible for financing.
- » **Motorcycle, All-Terrain Vehicle (ATV), All-Terrain Cycle (ATC), snowmachine, or other off-road vehicle**—An additional \$300 may be added to the amount financed for the purchase of helmets/safety gear.

## You could save money by refinancing

You might save money when you bring your current auto loan to Alaska USA. It's quick, easy, and free to find out! Just use the convenient refinance calculators online at [alaskausa.org](http://alaskausa.org).

Or, call the Member Service Center or visit a branch to see if you can save on your monthly car payment. It doesn't take long, and there are no fees for applying. With low rates and flexible terms, refinancing with Alaska USA could make a big difference to your wallet!

## The details

- » **Older vehicles**—Financing availability depends on the model year of your vehicle (typically 7 years old or newer), how long you need to finance it, and how you intend to use it. Off-road vehicles, RVs, pickup/camper combinations, and motorcycles older than 7 years will not normally be financed. However, they will be considered for qualified applicants.
- » **RV**—The age of the RV plus the term of the loan will not normally exceed 23 years.
- » **Pickup/camper combinations**—The age of the oldest item of the combination plus the term of the loan will not normally exceed 13 years.
- » Additional restrictions will apply if the RV or pickup/camper combination will be used for anything other than personal recreational purposes. If your intent is to use the RV as a residence or if Alaska USA determines your intent is to use the RV as a residence, we will not be able to accommodate your loan as requested.
- » Exceptions may be considered for qualified applicants.

*Qualification and closing are also available at participating dealerships in the Alaska USA dealer network in Alaska, Washington, California's San Bernardino County, and Arizona's Maricopa County.*

## Easy ways to apply

**Online**—[alaskausa.org/apply](http://alaskausa.org/apply). **By phone**—Call the Member Service Center at 800-525-9094.

**At a branch**—Find a list of branches at [alaskausa.org/branches](http://alaskausa.org/branches).

## Check current rates

Check rates online at [alaskausa.org/rates](http://alaskausa.org/rates) or call the Member Service Center at 800-525-9094.

## Don't forget the insurance!

It costs nothing to find out if you can save money with insurance through Alaska USA Insurance Brokers. Just call 800-478-1251, or go online to [alaskausainsurance.com](http://alaskausainsurance.com).

Alaska USA Federal Credit Union may not condition the lending of money, extension of credit, or renewal of a loan on whether you purchase an insurance product from Alaska USA Insurance Brokers, Alaska USA Federal Credit Union, its subsidiaries, or any particular entity. Alaska USA Federal Credit Union may require that you purchase a certain amount of coverage, and may require a certain level of financial soundness and service by the insurance company. The insurance products solicited, offered, or sold: • Are not a deposit or other obligation of, or guaranteed by, Alaska USA Insurance Brokers, Alaska USA Federal Credit Union, subsidiaries of Alaska USA Federal Credit Union, or by the person soliciting the insurance; • Are not insured by the National Credit Union Administration (NCUA), or any other agency of the United States • Are not insured by Alaska USA Insurance Brokers, Alaska USA Federal Credit Union, subsidiaries of Alaska USA Federal Credit Union, or by the person soliciting the insurance.