

Change in average direct vehicle loan rates at US credit unions

	Current average rate (%)*	Change in average rate (bps)			
		6-month	1-year	3-year	5-year
New car					
72 months	3.28	9	19	14	-28
60 months	2.90	8	19	16	-18
48 months	2.79	8	18	15	-18
36 months	2.66	8	18	15	-17
Used car					
72 months	3.46	11	21	17	-22
60 months	3.09	9	19	15	-18
48 months	2.99	9	18	15	-18
36 months	2.87	8	18	15	-19

Data compiled Dec. 11, 2017.

* Current average rate represents auto loan rates at U.S. credit unions as of Dec. 1, 2017. Interest rate data may not reflect all pricing regions for each company and is based on current S&P Global Market Intelligence coverage.

Source: S&P Global Market Intelligence