



The information provided below assumes the purpose of the loan is to purchase a vehicle or refinance a vehicle loan. APR and payment are calculated on loan amount of \$20,000. Some fees may be assessed to obtain a loan with INB.

Interest Rate and Payment Example – Automobile Loans

Vehicle Year	Term	Interest Rate ¹	Annual Percentage Rate (APR) ¹	Estimated Monthly Payment
2017-2019	60 months	5.150%	5.253%	\$378.80
2016	60 months	5.500%	5.604%	\$382.02
2015	60 months	6.000%	6.104%	\$386.66
2014	60 months	6.250%	6.354%	\$388.99
2013	48 months	6.500%	6.629%	\$474.30
2012	48 months	7.000%	7.129%	\$478.92
Older than 2011	36 Months	10.00%	10.172%	\$645.34

Interest rates and annual percentage rates are accurate as of today.

¹APR and interest rates are subject to change without notice. Rates listed assume excellent credit history. Your actual rate will be determined when you apply and will be based on many factors, including credit history, age and make of vehicle, amount financed and term.