



Auto Loans

84 Month Terms Available with up to 90 Days NO Pay!

CPM Federal Credit Union is committed to offering our members competitively priced auto loans to meet a variety of needs and budgets.

Applying for an Automobile Loan is simple and easy!

1. [Apply Online](#)
2. [Apply at any CPM branch location](#)
3. Apply by calling our Contact Center at 800.255.1513
4. [Click here](#) to check your loan application status.

Loan Protection Products are available to you:

GAP (Guaranteed Asset Protection)

Our GAP product just got better! We now offer Auto Deductible Reimbursement on any auto or truck with purchase of our GAP Advantage product. Our Auto Deductible Reimbursement program pays up to \$500.00 when a claim is filed with your insurance company and paying auto deductible is required. Best part, it's not just on the auto that has the GAP protection. Call for more details!

MBP (Mechanical Breakdown Protection)

Expect the unexpected. You never know when your car is going to break down. CPM offers three levels of options! Let us help you choose the right one for you.

Debt Protection

Preserve the standard of living you worked so hard to achieve. With options including involuntary unemployment, let us make your payments! Ask us how.



Applying for a Loan

You'll need the following to complete an application:

1. Member number
2. Social Security number
3. Employment information
4. Current salary
5. Supervisor's information
6. Co-borrower's information (if applicable, listed below)

- Full name
- Social Security number
- Physical address
- Phone number(s)
- Employment history

Collateralized purchase or refinance:

1. Year, make, and model
2. Verification of insurance

**APR- Annual percentage rate. Membership rules and restrictions apply. Savings based on \$25,000 auto loan over 60 months, CPM FCU rates outperform the South Carolina average earning a Datatrak Great Rate Award™. Actual rate, terms and conditions may vary and are subject to change and will be based on credit worthiness. New auto loan rates as low as 2.49% APR for 36 months. Used auto loan rates as low as 2.99% APR for 36 months. Interest begins accruing at disbursed date of loan. Not all borrowers will qualify for*

deferred payments. Must begin repayment of loan 90 days after loan effective date. For a \$15,000 vehicle loan at 3.99% APR and a payment term of 60 months, your monthly payment will be \$276.24. This amount does not include optional vehicle protection coverage. For a \$30,000 vehicle loan at 5.99% APR and a payment term of 84 months, your monthly payment will be \$438.20. This amount does not include optional vehicle protection coverage.