Comparing Auto Loan Rates

The Truth Behind the Numbers

for 60 months

for 36 months

1.76

1.30% APR

for 29 months



Loan amount: \$35,000

Term: 60 months

Interest rate: 1.99%

Monthly payment: \$613.32

Total financing \$36,799.07

cost.

Total interest paid: \$1,799.07



Loan amount: \$35,000

Term: 36 months

Interest rate: 1,79%

Monthly payment: \$999.28

Total financing \$35,974.25

execution in

Total interest paid: \$974.25



Loan amount: \$35,000

Term: 29 months

Interest rate: 1.30%

Monthly payment: \$1,226.61

Total financing \$35,571.61

cost

Total interest paid: \$571.61

The monthly payment for the 1.99% offer is

\$385.96 to \$613.29 less

than the 1.79% and 1.30% offers, respectively. And the interest is only about \$14-20 more per month over the life of the loan.



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