



Home Accounts Loans Rates Services Rewards Learn Community Year of the Member

# 3%<sup>apr\*</sup> auto loan rates

Apply online today!

[Click to find out how you can earn entries in Credit Union 1's Clean Slate Giveaway!](#)

Is it time for a new set of wheels? Or, maybe not a brand *spankin'* new set, but new to you and that's still exciting! Well, guess what? You've come to the right place because that's our specialty (and not like a diner's "special surprise" meatloaf... We're talking grade "A" awesomeness here!)

### What makes our auto loans so irresistible?

- **No payments until 2012!** We want to help you coast through the holidays with no payments for 90 days!\*
- **Tame your payment!** Our auto loan rates are crazy-low at 3.00% APR. That gives you wiggle room! Also, our loan experts will cater the terms of the loan to meet your budget and lifestyle.
- **Get Green for Going Green!** Save cash with our Green 1's discount by financing an eco-friendly (hybrid or 25+ mpg) current model year or newer vehicle. We'll knock off .25% from your already epicly low rate for your contribution to Mother Earth!
- **Get Rewarded!** All members are automatically enrolled in our FREE One for All Rewards program which gives you real rewards! For instance, you could chop your rate down an additional 1.00% (yes, that's a *FULL* percent!)! Rewards start as low as 5,000 points for a .25% off your rate, and it stays off for the life of your loan.

### Did You Just Read Me Correctly?!

Sure did! If you finance a Green 1's vehicle and redeem your points to drop your rate 1.00%, you could be sporting a full and fancy 1.25% rate discount and you'll have no payments until 2012!

Want some car-buying tips? We've compiled this miracle we call [What to Consider When Buying a Car](#) to help point you in the right direction!

Questions... Meet answers! Speak to one of our loan experts by calling (907) 339-9485, 800 478-2222 or by visiting your local branch.

### [Apply for a Loan](#)

\*Best annual percentage rate on approved credit is 3.00% APR, subject to change without notice; not valid for refinancing of existing Credit Union 1 loans. No payments for 90 days on approved credit. Offer valid for new or used auto loans only. Delaying your first payment increases finance charges. Green 1's auto loan offer valid only for current model year; CU1 may cancel or amend the program at any time. Other terms and conditions apply; speak with a credit union representative for details. Only one Rewards points interest rate discount is allowed on the life of any loan. [Click Here](#) for terms and conditions of the Rewards program.

### Spotlight

#### 3 EASY STEPS FOR STRESS-FREE GIFTING!

1. Stop running all over the place in the snow.
2. Purchase your gift cards at Credit Union 1.
3. Use that newly-found free time to kick up your heels and have some hot cocoa.

ENJOY!

#### Visa® Gift Cards

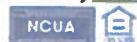
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#### discover financial fitness

[Click for details!](#)

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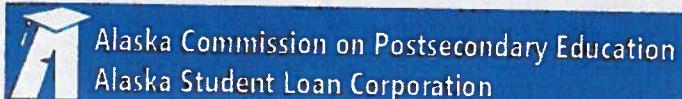
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About Us Education Planning Grants and Scholarships Loans Research  
 Loans > Student Education Loans > Alaska Supplemental Education Loan

Register | Login

## Alaska Supplemental Education Loan

The Alaska Supplemental Education Loan (ASEL) provides funding to cover educational expenses for qualified students attending postsecondary institutions in Alaska, and qualified Alaska residents attending postsecondary institutions outside Alaska.

Origination fee - 5%

2011-2012

Rates and Borrower Benefits

Interest Rate

The base note rate is fixed, but borrower benefits are variable and may change annually.<sup>1</sup>

Base note rate 7.50% (APR)  
 7.68%<sup>2</sup>

Alaska presence benefit -0.50%

Recurring online payment<sup>3</sup> -0.25%

Lowest rate for qualifying term 6.75%

Student

Alaska Alternative Loans

Alaska Supplemental Education Loan

Alternative Consolidation Loan

Career-Specific Loans

Teacher Education Loan

Professional Student Exchange Loan

Winn Brindle Loan

WWAMI Loan

Family

Family Education Loan

2011-2012

Loan Limits<sup>4</sup> Annual Aggregate

Career Training (Vocational) \$6,500 \$42,500

Undergraduate \$8,500 \$42,500

Graduate \$9,500 \$47,500

Combined N/A \$60,000

### Eligibility Requirements

To qualify for an Alaska Supplemental Education Loan you must:

- complete the FAFSA
- have a high school diploma or equivalent (i.e., GED)
- be enrolled at minimum half-time in an eligible program
- not be delinquent or have ever defaulted on a prior student loan or be past due in child support obligations
- have a credit history that includes a FICO credit score of 680 or higher, or have a cosigner who meets the 680 FICO requirement
- be an Alaska resident or be attending an eligible school in Alaska

### How to Apply

Apply online now to receive an immediate response to your credit check. You can also download and submit a paper application.

[Apply Now](#) [Download Application](#)