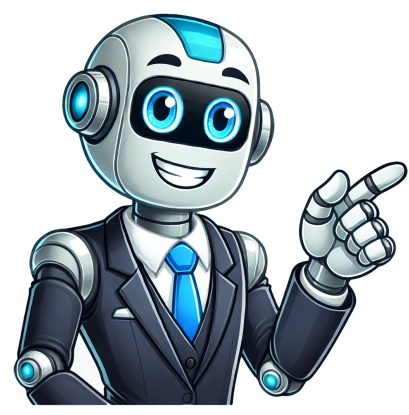


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Extraco Banks offers various financing options to make car and home loans easy to manage. They provide support for individual or dealership, getting pre-approval, and purchasing from Alpine Bank. They offer financing programs for primary residence, second homes, vacation homes, or investment properties. The bank also provides construction loans for the building phase, with one-time construction to permanent options available. Financing is secured by the equity within your home, and local decision making is provided. Repayment terms are customized to fit individual needs, and support is given for the draw process. Extraco Banks offers rewards cards that feature no annual fees, competitive interest rates, and more. They also provide pre-qualification for extra bargaining power at the dealership. In addition, Extraco Banks partners with Sallie Mae to offer financing for education loans, providing up to 100% of school-certified costs. Multiple in-school repayment options are available. Please note that Alpine Bank's underwriting requirements must be met, and rates and terms may change based on current market conditions. More information is available from a local loan officer. Tell us which bank you use so we can give you precise rate and fee info tailored to your location. Shop with confidence, knowing your credit score won't be affected. If you don't have a Bank of America login, you can still apply for a loan.*Get prequalified Learn more *If you don't have a Bank of America login, you may apply for a loan. Apply for a competitive rate on a new or used dealer purchase loan or refinance your existing loan.With our no-fee application, you'll quickly see your rate before visiting the dealer.Your rate is valid for 30 days, giving you ample time to find the perfect vehicle.Bank of America customers may be eligible for a Preferred Rewards discount of 0.25% to 0.50% .There's no fee to apply and you'll receive a decision promptly.Apply NowApply early so you know how much car you can afford. Your 30-day rate lock gives you plenty of time to shop.With your approved rate in hand, you'll be ready to complete your refinance or find your new ride!Once you apply, you can check application status online using our tool.Once you apply, you can check application status online using our tool. Whether you're buying your first car or adding a new vehicle, easily fund your new ride using your home equity. Fill out the form with the right information: no obligation or impact on your credit score. A specialist will contact you to provide support, answer your questions and provide more info. With at least 25% equity ownership in your home, you can get approved and receive funds within a few days. Car loans are a sum of money from a bank, credit union, or alternative lenders like Alpine Credits, helping finance the purchase of a new or used vehicle. Instead of saving up, you can buy a car without paying upfront. By providing the money right away, car loans allow you to act quickly when finding the right vehicle. Using a car loan can help maintain your cash reserves for other expenses or needs. With refinancing, borrowers can reduce monthly payments and overall loan cost, improving financial flexibility. Using alternative auto financing options in Edmonton can be beneficial for those who face challenges with traditional banks or credit unions. You can explore home equity loans, which offer lower interest rates and more flexible qualifying criteria compared to unsecured loans. Another option is leasing a car temporarily until you're financially more secure. Alpine Credits offers home equity loans to Edmonton residents with no need for credit scores or income verification, only mortgage details. The process is quick and easy, applying won't affect your credit score. Unlike traditional banks, all you need to qualify is owning your home. To start, check out Bank of America as a top auto lender, offering reasonable rates and features such as accepting cars up to 10 years old. Investopedia ranked lenders based on loan costs, terms, requirements, and customer satisfaction. They scored the best overall auto lender with APRs ranging from 5.79% to 28.00%, loan amounts starting at \$7,500, and loan terms of 48-72 months. Bank of America Preferred Rewards customers can save up to 0.50% on their car loans regardless of their credit score. The lender doesn't have specific requirements for membership, credit history, or income. Borrowers can get new, used, refinance, and lease buyout loans with a private party loan option not available. The maximum loan-to-value ratio is unknown, but the accepted mileage is 125,000 miles, and the age limit is 10 years. Investopedia rates Bank of America's car loans from 4.99% to 22.25%. Loan amounts range from \$20,000 to \$55,000 with terms between 36 and 84 months. Some pros include competitive interest rates for new, used, and refinance loans, as well as 24/7 customer support. However, the lender has some cons: loan amounts are relatively low, private party loans are not allowed, and the minimum recommended credit score is unknown. If you have excellent credit, it's a good idea to shop around for the best rate. Consumers Credit Union offers competitive APRs for new, used, and refinance car loans. For those with poor credit, Ally is an option that may be worth considering due to its relatively low minimum recommended credit score of 520. However, there are other borrower requirements to meet, such as a minimum income requirement and debt-to-income ratio. First Tech Federal Credit Union is a top choice for used car loans due to its lenient terms and high acceptance limits. You can buy cars up to 10 years old with 150,000 miles from private parties or dealerships, which is rare among lenders. However, you'll need to join the credit union by joining the Financial Fitness Association for \$8 minimum. First Tech's loan terms are highly rated, but rates vary by state and might not be the lowest available. Borrowers must have a decent income, a reasonable debt-to-income ratio, and a good credit history. On the other hand, LendingClub stands out for its low refinance APRs, starting at 4.99%, and allows refinancing as little as \$4,000 with loan terms up to 84 months. But keep in mind that they only offer refinance loans, not new or used car purchases. Navy Federal's competitor, LendingClub, offers refinancing options for small loans and remaining balances of old loans. There is no origination fee to deduct from savings. Loan terms and qualifications are lenient, with a minimum credit score requirement of 600 and loan amounts starting at \$4,000. Borrower requirements include membership in the credit union, a minimum credit history of three tradelines, and a minimum income of \$1,000. Vehicle financing is available for up to 10 years old with 120,000 miles. Capital One vs Digital Federal Credit Union (DFCU) Auto Loans - Comparison Capital One and DFCU are two popular lenders that cater to private party purchases. Here's a comparison of their loan options: ### Key Features * **Eligibility**: Capital One allows cars up to 10 years old and with 150,000 miles, while DFCU requires borrowers to join the credit union with a minimum \$10 fee. * **Loan Amounts**: DFCU does not disclose its loan amounts, but you can apply and check your terms online. * **Debt-to-Income Ratio**: Both lenders do not provide a maximum debt-to-income ratio. ### Pros and Cons Capital One: Pros: High overall customer satisfaction score (4.6 out of 5) Allows private party vehicle purchases Cons: Must join credit union to get a loan Loan amounts are not disclosed DFCU: Pros: Highest overall customer satisfaction score (4.6 out of 5) High maximum LTV ratio of 130% Allows private party vehicle purchases Cons: Must join credit union to get a loan Loan amounts are not disclosed The qualifications for vehicle loans include options for new, used, refinance, cash-out refinance, and lease buyout, with private party loans allowed, and a maximum loan-to-value ratio of 130%. The details on maximum accepted mileage and age are not disclosed. To determine the top lenders, Investopedia's research and editorial teams conducted an independent study of the auto loan industry, gathering nearly 1,000 data points from 16 lenders, focusing on interest rates, terms, requirements, and customer satisfaction. This unbiased research allowed for objective scoring and ranking of lenders. Certain lenders, like USAA and Navy Federal Credit Union, offer exclusive deals to military personnel and their families, providing excellent rates and terms. Eligibility typically includes active duty, guard, reserve, or veteran military members, officer candidates, Department of Defense employees, contractors, retirees, and family members of these groups. Investopedia's research spanned from November 2024 to February 2025, evaluating lenders based on 63 criteria, including cost of loans, loan terms, borrowing requirements, customer experience, and additional features, with respective weights of 34%, 28%, 22%, 10%, and 6%. The compliance team ensures the information's accuracy, maintaining the relevance of Investopedia's recommendations.

Alpine credit union auto loan rates. Alpine bank auto loan. Which bank has the best auto loan rates. Alpine bank loan rates. Local bank auto loan rates. Alpine bank car loan rates.