Start Me Up Auto Promotion

Getting approved for vehicle financing at a good interest rate can be tough, especially if you haven’t got previous financing history on your credit report. Typically, you will only be approved if an established borrower with good credit is willing to co-sign for your loan.

New Horizons offers Solutions for the Real World, which includes our Start Me Up Auto Loan.

This New Horizons loan program is for members who have not established their credit, and do not have negative credit. It is intended to provide a qualified NHCU member the opportunity to borrow at a low interest rate than is typically offered to an individual without established credit without the requirement of a co-signer.

General requirements are as follows:

- Age 19 or older
- Must be a New Horizons member with a Checking Account
- Minimum 6 months of employment, 90 Days with a Master’s, Bachelor’s or Associates degree from an accredited U.S. college within the past two years.
- Down payment of at least 8% of the MSRP purchase price for new or retail value of purchase price used is required
- Maximum loan amount of $25,000
- Maximum term 78 Months.
- NHCU’s vehicle insurance requirements will apply

How can you apply?

- Apply in person by stopping by one of our branchlocations
- Apply via phone by calling (800) 824-3610 Monday-Friday from 8am-5pm or speak to a Member Service Lender after hours by calling 1-(877) 923-0199.
- Apply Online by clicking here!

Let’s get started on building your credit history!

Make your auto loan payments on time and you’ll be on your way to building a strong credit score!

Plan for success!

Not ready to purchase a vehicle just yet? Get a head start!

- Open a NHCU Share account and begin saving for your down payment today!