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## Vehicle & Other Loans

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## Auto Loans

**Find the perfect car & finance it today.**

- Research, customize and compare your next new car
- Get pictures, reviews and detailed specifications
- Apply for a Bank of America auto loan

[Get Started](#)

### Features

### Rates

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### Today's Rates for Georgia

\* Rates quoted below include eligible discounts. See Assumptions for details.

May 07, 2010, 01:43 PM Eastern

Loan amounts from \$7,500 up to \$100,000

Loan Type	Annual Percentage Rates (APR) - As Low As*	
	Up to 60 Months (%)	61 - 72 Months (%)
<a href="#">New car</a>	3.09	3.59
<a href="#">Used car (franchise dealer<sup>2</sup>)</a>	3.59	3.99
<a href="#">Used car (private party<sup>2</sup>)</a>	4.75	5.55
<a href="#">Refinance</a>	3.75	4.49
<a href="#">Lease buyout</a>	5.25	6.05

\* Assumptions - **APR is the Annual Percentage Rate. Rates quoted above assume excellent borrower credit history and may include certain discounts that can range from .15% to .50% and vary by state. To qualify for these discounts, Total Amount Financed must meet state specific guidelines (ask your financing specialist for your states minimums), and / or the Total Amount Financed divided by the Collateral Value must be less than 90%**

Actual APRs may vary for your state of residence and are subject to change based on individual credit history.

- A loan fee may apply

Requests to cancel a loan will be processed as a loan payoff and require the outstanding loan balance to be paid in full including any accrued fees and interest.

Check our [eligibility requirements and conditions](#).

### Get started

[Apply now >>](#)

[Check your application status](#)

[How are rates calculated?](#)

### Dealer Locator

Locate a Bank of America authorized dealer near you.

### Dealer Product

- ☒ Automobile
- ☐ RV
- ☐ Boat

### City

### State

(Please Select State)

### OR

### ZIP Code

- ☒ List and map locations
- ☐ List locations only

[Go](#)

### Resources

[Bank of America customers get the best GEICO auto insurance rate.](#)

[Check trade-in and book values at NADAguides.com.](#)

[Get a used vehicle history report with AutoCheck.](#)

<sup>2</sup>Franchise dealers sell new and used cars for auto manufacturers such as Ford®, General Motors®, Chrysler®, Honda®, and others. Independent dealers are not affiliated with an auto manufacturer and may sell many different brands of vehicles. Bank of America does not finance independent dealer purchases. Private party transactions are sales from one individual to another.

[Printable version](#)

### Account Services

[View current account details and payment information](#)

[Check your application status](#)

[Enroll in Online Banking](#)

[Learn about Online Banking](#)

### Calculators & Tools

[How much car can I afford?](#) 

[How much should I put down?](#) 

[Which is better: new or used?](#) 

[Frequently Asked Questions](#) **NEW**

<sup>1</sup>Disclosures:

We made certain assumptions in generating the payment in the example above.

### Auto Loans


Loan amount	\$20,000
Term	72 months
Available terms	36 to 72 months
State effective	New York

The following additional disclosures apply:

- Credit subject to approval.
- A loan fee may be required.
- Assumes auto is new or less than one year old.
- Interest rates assume excellent borrower credit history.
- Rates and payment amounts will vary by state, collateral type and loan to value ratio.
- Rates and terms are subject to change without notice.

Example: A 6 year fixed- rate loan for a \$25,000 new car, with 20% down, requires a \$20,000 loan. Based on a simple interest rate of 5.74%, and loan fees of \$200, this loan would have 72 monthly payments of \$332.30 each and an annual percentage rate (APR) of 6.09%.

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