## Financed at the Dealership? Refinance your auto loan with us today!!!!

Refinancing could lower your auto loan rate and monthly payment while saving you hundreds of dollars.

Dealerships will often advertise very good interest rates on new cars: 2.90 %, 3.99%, sometimes even 0 percent. What they leave in the fine print is that these rates are only available to buyers with the best credit—that may mean a very short term and a Credit score of 750 or better.

Dealer sourced loans typically have preferred lenders with higher interest rates, and part of the loan proceeds go back to the Dealer.

Buyers with credit scores in the low 700s can still get a good interest rate but may not qualify for the best promotions. After that, rates rise quickly.

Borrowers with below average credit scores (under 650) may be presented with car loan rates of 10% to 24% or higher.

No matter what your credit... Good, Bad... or Ugly..... \*Let us help you lower your interest rate, payment and/or your loan term by refinancing your car loan with us.

\*APR = Annual Percentage Rate. The rate may vary depending on each individual's credit history and other underwriting factors. All loans are subject to approval and membership eligibility. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.

We Love Making Loans!