



Did you know?  
You can **refinance**  
your current **Auto Loan.**

When you refinance, you can get a lower rate, lower monthly payment and save hundreds or even thousands of dollars over the life of your loan.<sup>1</sup> For a limited time, you could also receive a \$400 Bonus Dividend.<sup>2</sup>





Educational Systems Federal Credit Union has great auto loan rates for Anne Arundel County Public School employees and parents of students.<sup>3</sup>

If you have an auto loan with another financial services provider, we could save you money by refinancing your loan with us. Plus, you can defer your first payment for 90 days and skip payments in July and August.<sup>4</sup>

# Refinance your current Auto Loan and get a \$400 bonus dividend<sup>2</sup>

<sup>1</sup> Applications are subject to credit approval and actual rate is based on your credit history. Vehicles used for the purpose of business are not eligible.

<sup>2</sup> To be eligible for the \$400 Bonus Dividend, must refinance an auto loan that's currently with another financial services provider with a minimum loan amount of \$15,000 by March 31, 2017. This coupon must be presented at the time of application. The loan must be applied for in-person and disbursed at the Educational Systems FCU Annapolis Branch. The \$400 Bonus Dividend will be deposited into an Educational Systems FCU regular savings account at the time of the loan disbursement and will be reported as taxable income. This promotion cannot be combined with other offers and isn't valid on existing Educational Systems FCU auto loans.

<sup>3</sup> Applicants must meet membership eligibility requirements. Anne Arundel County Public School employees and parents of students are eligible to join Educational Systems FCU. For complete details, visit [esfcu.org](http://esfcu.org).

<sup>4</sup> Interest will continue to accrue during the 90 days deferred period and during July and August when payments are skipped.

Apply in-person at our Annapolis Branch

2625 Riva Road, Suite C, Annapolis, MD

Branch hours: Monday – Thursday: 9:00 am – 5:00 pm

Friday: 9:00 am – 6:00 pm ■ Saturday: 9:00 am – 2:00 pm



Federally  
insured by  
NCUA

