



Auto Loans to help the education community

Educational Systems Federal Credit Union is proud to serve the education community. If you're an educator, or a parent of a student, we can help you finance your next auto or refinance your current auto. You'll enjoy:

- Rates as low as 2.74% APR¹
- No payments for 90 days²
- Summer Skip Payment Option in July and August³
- Auto Buying Service: We'll shop for you and negotiate the price

Finance or refinance your auto and receive a \$300 Visa[®] gift card⁴

Here to help

Apply at esfcu.org/FallAutoSale, call 301.779.8500 or visit a branch. We look forward to helping you buy or refinance your dream car.

¹ Rates as low as 2.74% APR (Annual Percentage Rate) on auto loans financed or refinanced for a maximum term of 36 months. Other loan rates and terms are available. Rates are subject to change without notice. Applications are subject to credit qualifications and approval. Actual rate is based on your credit history. Monthly payment example: a loan of \$15,000 financed for 36 months would be \$28.98 x 15 = \$434.70 per month; your loan will have a total cost of \$15,649.20 (\$434.70 x 36). The sample payment does not include the Summer Skip Payment Option or payment protection.

² Interest will continue to accrue during the 90 days deferred period.

³ Interest will continue to accrue during July and August when payments are skipped. Once you make your loan payment in June, the loan due date will automatically advance to September.

⁴ Members who finance or refinance a minimum of \$15,000 for an auto loan from October 1-31, 2018 will receive a \$300 Visa[®] gift card. The \$300 gift card will be issued at the time of loan disbursement at a branch, Contact Center or with an On-site Financial Services Representative and will be reported as taxable income. This promotion cannot be combined with other offers, and is not valid on existing Educational Systems FCU loans. Applicants must meet membership eligibility requirements. Visit esfcu.org to view a complete list of eligibility criteria.