



## GIFT YOURSELF LOWER CAR PAYMENTS

Refinance your auto loan with EXCEL and enjoy rates as low as **1.75% APR\*** for up to 36 months when you sign up for auto pay with your EXCEL checking account with direct deposit.

Plus, we'll give you 1% Cash back up to **\$500\*\*** and your first payment won't be due for **90 DAYS†**!



**APPLY ONLINE TODAY!**

\*ANNUAL PERCENTAGE RATE. RATES AND TERMS ARE BASED ON CREDIT WORTHINESS, LOAN AMOUNT AND OUR UNDERWRITING PRACTICES, ARE SUBJECT TO CREDIT APPROVAL AND MAY CHANGE AT ANY TIME. EXISTING EXCEL FCU AUTO LOANS INELIGIBLE. \*\*\$15,000 MINIMUM LOAN TO QUALIFY FOR CASH BACK INCENTIVE. 1% CASH BACK UP TO \$500 WILL BE PAID AT DISBURSEMENT, BUT LOAN MAY NOT BE REPAID FOR 60 DAYS. + PAYMENTS DUE 90 DAYS FOLLOWING APPLICATION APPROVAL. INTEREST CONTINUES TO ACCRUE. MUST HAVE AN EXCEL CHECKING ACCOUNT IN GOOD STANDING WITH DIRECT DEPOSIT AND ESTABLISH AUTOMATIC LOAN PAYMENTS TO QUALIFY FOR 0.50% DISCOUNT. DISCOUNTED RATE AS LOW AS 1.75% APR UP TO 36 MONTHS.