



# Spring Auto Sale

Get \$300 when you finance  
or refinance an auto loan.<sup>1</sup>

- Rates as low as 2.49% APR<sup>2</sup>
- No payments for 90 days<sup>3</sup>
- Summer Skip Payment Option<sup>4</sup>

Apply today



[esfcu.org/SpringAuto](https://esfcu.org/SpringAuto)



[esfcu.org/Locations](https://esfcu.org/Locations)



Federally  
insured by  
NCUA



**Educational Systems  
Federal Credit Union**

<sup>1</sup> A \$300 interest rebate will be given to members who finance or refinance a new or used auto loan for a minimum of \$15,000 from May 1-31, 2022. The \$300 will be posted to your savings account at the time the loan is disbursed. This promotion cannot be combined with other offers and is not valid on existing Educational Systems Federal Credit Union loans. Offer subject to change without notice. Applicants must be eligible for membership. Visit [esfcu.org](https://esfcu.org) for eligibility criteria.

<sup>2</sup> Rates as low as 2.49% APR (Annual Percentage Rate) on new auto loans financed 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 approval and actual rate is based on your credit and vehicle mileage. Actual rate is based on your credit history. Monthly payment example: A \$15,000 loan financed for 36 months at 2.49% APR would be  $\$28.81 \times 15 = \$432.15$  per month; your loan will have a total cost of \$15,557.40 ( $\$432.15 \times 36$ ). The sample payment does not include the Summer Skip Payment Option or payment protection.

<sup>3</sup> Interest will continue to accrue during the 90 days deferred period.

<sup>4</sup> 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.