



Want to be happier than
a dog on a road trip?

We might be able to lower your payment if you refinance your auto loan with us. **Plus, get a \$100 Gas Gift Card and no payment for 30 days!**

<<NAME>>, for a limited time you can get a **bonus \$100 Gas Gift Card** when you get an auto loan with Northern Credit Union!

- Rates starting at 2.95% APR*
- Flexible terms from up to 72 months
- No payments for 30 days
- Apply and sign online

Here's a payment scenario example:

Sample Balance:	APR starting at:	Term:	Monthly Payment:
<<Balance>>	2.95%	72 months	<<Payment>>

Want to find out how much you can save on your auto loan?

Call: **315.782.0155**

Click: www.mynorthern.com/loansaver

Visit: **any of our seven branches**



*APR = Annual percentage rate. APR and loan pending underwriting, vehicle age, credit review and subject to approval. Payment scenario is solely an example. The as low as rate of 2.95% APR is based on a term of 72 months for qualified borrowers. Maximum term of 72 months. No down payment required. \$10,000 minimum loan required to obtain gift card. Northern Credit Union loans are ineligible. Federally Insured by NCUA. Offer ends July 31, 2016 and can end at anytime. 5.19.16.



120 Factory Street
Watertown, NY 13601

Get a bonus \$100 Gas Card!