FINANCIAL CENTER AUTO REFINANCE **EARN 1% CASH BACK AT LOAN CLOSING ARE YOU A NEW MEMBER?** Qualify for VIP Perks With: **EARN ANOTHER Checking and Direct Deposit ARE YOU A 1% WITH NEW** OR **VIP PERKS** CHECKING/DIRECT 4 or more services **MEMBER? DEPOSIT** (Checking, Savings, Money Market, (CAPPED AT \$200) Certificates, IRA, Loan) **VIP PERKS** 0.25% rate discount¹ on new consumer loans including auto, non-real estate, **VIP MEMBERS WELCOME TO** personal loans, and Flexline **EARN AN VIP PERKS! ADDITIONAL .25%** 0.25% rate increase² on new money **YOU EARNED AN** OFF AUTO RATES certificates (excludes advertised specials) **ADDITIONAL .25% OFF YOUR AUTO RATE** 2,500 bonus points³ with a new VISA[®] Rewards credit card 50% discount on annual safe deposit box rental (Main and Southside locations) ¹APR = Annual Percentage Rate ²APY = Annual Percentage Yield. ³For BONUS points - No minimum loan balance required to open account or to receive bonus, no time limit on bonus Perks offer, bonus points rewarded within 15 days of account opening.