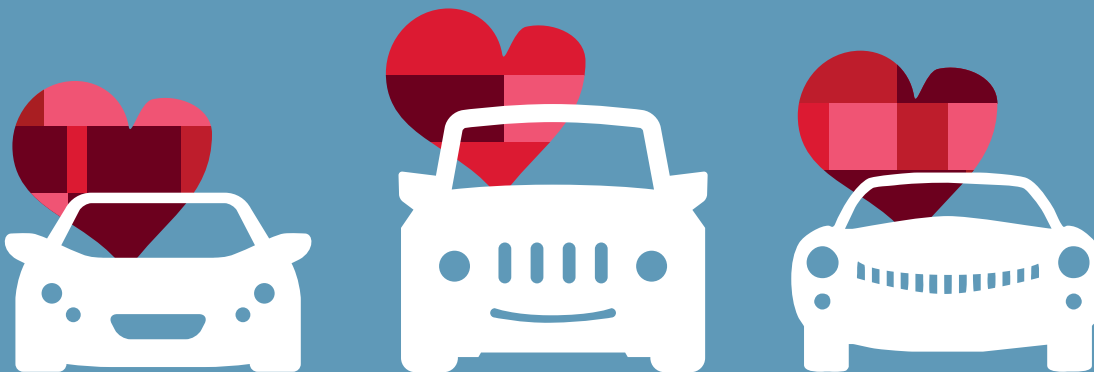


# Love Your Car. Love Your Loan.

Refinance and earn up to \$200.



 **United**  
CREDIT UNION

## Refinance with a lower rate

Let us try to lower your monthly auto loan payment by refinancing with us. It's free, easy and we'll do all the work.

Better yet, when you refinance with us by October 31, 2016, we'll give you 1% of your loan balance, up to \$200. That's right—we're paying you to save money. Now that's a great deal.

### Here's how we can help:

- 1% cash back—up to \$200
- Rates as low as 2.39% APR
- Terms up to 72 months
- No payments for 90 days
- Member-only pricing on car insurance, Guaranteed Auto Protection (GAP), and Mechanical Breakdown Protection (MBP)

## Your road to savings

Receive a loan decision online at [1stunitedcu.org](http://1stunitedcu.org). Or, if you prefer the personal touch, simply call us at (800) 649-0193 or visit a branch near you. In just a few minutes, we can determine if we can save you money.

Mention this offer or use the code LOVELOAN in the promotional code section of our online loan application to receive this special offer.

Hurry, this offer expires October 31, 2016.

Loan Amount	APR	Term	Monthly Payment	1% Cash Back Bonus
\$5,000	2.39%	48 months	\$110	\$50
\$10,000	2.39%	60 months	\$178	\$100
\$20,000	2.39%	72 months	\$300	\$200
\$30,000	2.99%	84 months	\$399	\$200

APR (Annual Percentage Rate) as of September 1, 2016 and is subject to change. Lowest rate quoted. Your rate may vary based on creditworthiness, age or value of vehicle, amount financed and terms and conditions. Loans are subject to credit approval. Minimum loan \$5,000; proof of insurance required. Interest will continue to accrue during 90-day no-payment period. Loan cannot be used to refinance an existing 1st United Credit Union loan. Loan payment example: \$14.92 per month for each \$1,000 borrowed at 2.39% APR for 72 months. We reserve the right to retain the incentive if loan is refinanced or paid off within the first six months. Account must be in good standing to receive incentive. Offer may be withdrawn at any time. 1% cash back will be credited in early November 2016 to your savings account. Offer ends October 31, 2016.



5901 Gibraltar Drive  
Pleasanton, CA 94588

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