

RATES AS LOW AS

1.64%*

KERN FEDERAL CREDIT UNION PRESENTS THE FALL CAR SALE | NO PAYMENT FOR 90 DAYS**

OCTOBER 14TH-NOVEMBER 28TH

PURCHASE OR REFINANCE | VEHICLES 2008 OR NEWER | LESS THAN 100,000 MILES

APPLY ONLINE OR OVER THE PHONE ANYTIME, DAY OR NIGHT 661.327.9461 | KERNFCU.ORG | SHOP NOW

* Annual Percentage Rate for 2008 or newer vehicles with less than 100,000 miles, 100% financing on approved credit up to 60 months (extended terms available – inquire for details). For a \$10,000 auto loan for a term of 60 months with a 1.64% APR, the monthly payment will be \$173.71. This rate includes a .25% discount for automatic payments from a Kern Federal Credit Union checking account. If automatic payments are cancelled, the interest rate will increase by .25% with a corresponding increase in the payment. Without the automatic payment discount the interest rate is 1.89% APR, and the monthly payment will be \$174.80. The offer applies to purchases and refinances from other institutions from October 14, 2016 - November 28, 2016. Purchases must be funded by December 9, 2016. Rates and terms based on evaluation of applicant's credit. This offer does not apply to refinancing of existing Kern Federal Credit Union loans.

** Maximum First payment Deferral is 90 days. Interest will begin to accrue the date the loan is funded. First payment due no later than 90 days after loan funding. Credit restrictions apply including but not limited to a minimum of 12 months on-time auto payments to be eligible for deferred payment.

Kern Federal Credit Union membership and a share savings account with a minimum deposit of \$25 is required. Federally insured by NCUA.

