

It pays to refinance with us.

get great rates and **CASH BACK**



Could you be paying too much for your vehicle?

Bring your existing car, truck, motorcycle, ATV or RV Loan to First American from another financial institution, and in addition to a great rate, we'll give you **\$200 CASH BACK** if you qualify for refinancing. It's that simple!

- 60 Days until your next payment is due
- Flexible terms
- No processing or application fees
- Guaranteed Asset Protection (GAP)
- Mechanical Repair Coverage
- Debt Protection

How much will YOU save?

APPLY TODAY!



*APR= Annual Percentage Rate. The promotional offer is available to qualified applicants refinancing auto, motorcycle, RV, or ATV loans from other financial institutions. All loans subject to credit approval. First American CU will match or beat the interest rate the member would qualify with First American. The minimum interest rate match floor of 3.50%. 0% interest loans do not qualify. Member must provide verification of current interest rate at other financial institution to qualify. Qualifying member must agree to comparable remaining term and balance. Approved members may elect a different term (within guidelines) and the interest rate would be assigned based on current rate sheet guidelines. Not all applicants will qualify for the lowest rate. Interest continues to accrue during the 60-day no-payment period. The \$200 cash back is available on a loan total of \$10,000 minimum. The cash back will be deposited to the primary applicant's First American CU savings account approximately 120 days after loan funding providing all First American CU accounts are in good standing. If the loan is closed or paid-off within 24 months of opening the \$200 cash-back amount will be forfeited and added to the payoff amount. The recipient is solely responsible for any personal tax liability arising out of this incentive. Existing First American CU loans or indirect loans not eligible for this offer. Membership in First American CU is required, ask us for specific details. Offer may expire at any time. Other restrictions may apply.



First American
CREDIT UNION

visit First American.org
or call **520.836.8848**

KBB plus \$500

**on all trade-ins[†]
July 1-7, 2019 ONLY.**

For a limited time, Enterprise Auto Sales is offering an additional \$500 over Kelly Blue Book valuation on your vehicle. **Don't miss out!** ➔

**enterprise
car sales**

†Kelley Blue Book Trade-In Values used by Enterprise are obtained from ©2019 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair & competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles & light duty trucks, with a Kelley Blue Book Trade-In Value & when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration & all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA & Washington, D.C. Offer valid from 7/1/19 - 7/7/19. No cash advances. Not valid on previous purchases. This offer cannot be combined with any other offer.

Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use.

we will be closed in observation of
**INDEPENDENCE DAY
THURSDAY, JULY 4**

*APR = Annual Percentage Rate. Rate match floor: 8.99% apr. Qualifying members must agree to comparable remaining term and balance. Member must bring in proof of current rate (example: Bank Statement). Balances up to \$5,000 qualify for 2% apr reduction. Balances over \$5,000 qualify for 3% apr reduction. The refinance must be from another financial institution, offer is not valid for First American Credit Union refinances or consolidation. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans are subject to approval. Not all applicants will qualify for the lowest rate. Monthly Payment Example: Financing a personal loan in the amount of \$5,000 for 60 months at 9.99% APR will have a

monthly payment of \$106.21. **No fees are charged for application or obtaining these loans. Standard late fees will apply to late payments.

*APR = Annual Percentage Rate. Subject to credit approval. Please read the following Solicitation Disclosure that contains rates, fees, and other cost information that are related to the First American Mastercard® Credit Card. Please read the following Credit Agreement that contains agreement and terms that are related to the First American Mastercard® Credit Cards.

Lower your rate by up to 3%!



We can help you consolidate multiple payments and accounts into a single account with just one payment. Lower your rate by up to 3% on personal and installment loans or credit cards with other financial institutions. **Consolidate and SAVE!** ➔

why our Mastercard is
PERFECT
for your **SUMMER**

EARN POINTS!
Choose your rewards:
1 point for every \$1.00
in eligible purchases.

- No Annual Fee**
- Enjoy a 3.99%^{APR**} introductory rate** on purchases and balance transfers with our Platinum Mastercard® for six months!
- After that, your APR will be **as low as 6.99% to 9.99%**, based on your creditworthiness.
- No balance transfer fees****

TRAVEL-FRIENDLY ATMs

First American Credit Union does not charge a fee for the first 5 ATM withdrawals. Subsequent withdrawals will be charged \$2 each except when made at any First American Credit Union-owned ATM. 85,000+ Surcharge free atms in Allpoint and CO-OP Networks. A 1% foreign transaction fee applies to withdrawals outside the United States. **Find ATMs**

**Access to over 85,000 ATMs
Nationwide with the AllPoint
and CO-OP networks**



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