



THIS MAY **ONLY**

SAVE MORE ON YOUR VEHICLE PURCHASE OR LOAN REFI DURING OUR  
**MEMORIAL DAY SALE**

AS LOW AS **2.49%** APR\*

- \$100 CASH BACK** on financing and refinancing.
- Enjoy a grace period of **60 days with no payments due.**
- Refinance your vehicle loan from another lender and we'll **lower your payments** and **save you money** on your loan!

**apply now!**

\*APR=Annual Percentage Rate. The 60 Day NO payment option is available to qualified borrowers for new/used or refinanced auto loan applications received 05/01/2018 – 05/31/2018. Existing First American Credit Union loans are ineligible. Interest continues to accrue during the 60 day no-payment period. Offer available for direct auto loan purchase or refinance. Rates, terms, and conditions vary based on qualifications, credit worthiness and collateral conditions. Offer can end at any time without prior notice. The \$100 CASH BACK is based on a loan total of \$10,000 minimum. The cash back will be deposited to your First American savings account approximately 120 days after loan funding providing all First American accounts are in good standing. If loan is closed or paid-off within 24 months of opening, the \$100 cash-back amount will be forfeited and added to the payoff amount. Offer available for auto loan pre-approvals or refinancing a non-First American auto loan only. Indirect loans are not eligible for this promotion. Membership in First American Credit Union is required ask us for specific details. Other restrictions may apply.

**HOME EQUITY LINE OF CREDIT**

intro rate  
**2.90%** APR\*  
first 12 months

as low as  
**5.25%** APR\*  
after the first 12 months

Let your home work for you with a Home Equity Line Of Credit. With our low introductory rate, you can consolidate high interest debt and pay it off faster. Even after the intro period, this line of credit will still have a great interest rate. It's a win-win, with no surprises!

**no closing costs!**

**apply now!**

\*APR=Annual Percentage Rate. Fixed Intro Rate of 2.90% APR for first 12 months and as low as 5.25% APR after first 12 months. Home Equity Line of Credit (HELOC) Promotional APR shown is available only for new HELOCs with a minimum loan amount of \$5,000 and a maximum loan-to-value (LTV) of 90%. \$50 annual fee applies; Promotional APR is fixed for initial 12 months of the term. On the anniversary day of loan closing date, APR will convert to the variable rate plan as described in the applicable loan documents. Subsequent APR may vary based on the index rate, plus a margin. Index rate is based on the Prime Rate as published in the Wall Street Journal. On March 22, 2018 that index was 4.75%; resulting APR with a 0.50% margin is 5.25%. Floor rate at the end of the initial 12-month period is 2.0%. APR will never exceed 18.00%. "As low as" rate assumes excellent borrower credit history, 90% or less Loan-to-Value. Alternative rates and terms are available. Actual rates and APRs dependent on credit history, type of product, loan term and loan to value (LTV). This line has a 10-year draw period. Eligible property includes single-family, owner-occupied, primary residence and vacation homes (located in AZ or NM only). Property insurance required. Interest may be tax deductible. Consult your tax professional regarding deductibility. Closing costs are waived unless the loan is paid off within the first two years. An estimated range of fees is \$100 to \$800. Not all members will qualify for this promotional offer. All loans subject to credit worthiness, collateral conditions, and location. Other restrictions may apply. If the borrower is not a member, a \$10 fee is required to join the Credit Union. Contact us for specific details. See the Home Equity Early Disclosure for complete details. First American Credit Union NMLS ID #811468.



**First American**  
CREDIT UNION

*We're here to help you save!*  
**FirstAmerican.org**

