## Your Credit Union Update

April 2013

SEE YOU AT CONVENTION!

LOOK!

# New Cars as low as 1.90%



When you're in the market for a new or used car, you're probably thinking about financing the vehicle. While dealerships make their own financing programs sound especially attractive, it's always a good idea to shop around for the best auto loan rates—starting with local credit unions.

#### **Consumer Vehicles:**

Just for you, our loyal members, the Credit Union is offering a great deal on new car purchases. For a limited time only, receive a rate as low as 1.90% on your next new car. We have financing up to 100% of invoice & terms as long as 48 months (4 years). Rates are dependent on the term, your credit score (risk based lending), and your ability to pay. On approved credit only. Pre-approval is available. Take your "pre-approval" letter into any dealer and drive off the lot with your new car. (Compare Costs: For example: GAP insurance / CU \$300 vs Dealer \$700)

Commercial Vehicles: Same as above, but add 1%

**Call us today.** We have resources available to help you make your best purchase. Angle @ 575-622-0560 or by email to <a href="mailto:info@thefloristfcu.org">info@thefloristfcu.org</a> You can also find the applications under the "applications" tab at <a href="https://www.thefloristfcu.org">www.thefloristfcu.org</a>

## **Commercial Real Estate Refinancing**

If you are buying your shop, whether it's a retail or wholesale business, you should consider the benefits of "refinancing" with your Credit Union. The difference of a \$200,000 loan at 6%, vs 4.5%(APR) with the Credit Union, is approximately \$28,400 over 180 months (15 years). You owe it to yourself to save big. Call Kenn today at 575-622-0560 or by email at <a href="mailto:info@thefloristfcu.org">info@thefloristfcu.org</a> Start building for your future.



#### **PAYROLL Services**



### **Best Benefit for Employees**

#### PAYROLL DEDUCTION:

The best benefit you can provide your employees is the benefit of a payroll deduction plan. We can help retail and wholesale shops set up a payroll plan to help you and your employees save a part of their pay, with direct deposit into a savings or high yield money market account. It's easy. Convenient. And what a way to thank your employees for all of their hard work. Save for any purpose: down payment on a home / vacation / new or used car. Call us today. 575-622-0560.

Limited Time <u>VISA Special</u>: 2.9% any balance transfer. Rate good for 12 months. For new or existing VISA accounts. Call today, or go online <u>www.thefloristfcu.org</u>

April 2013

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