

ROLL WITH US!

Visit ubtfcu.org or call us at 1-800-848-2438 for more information.

Take the Dealer Rebate & Finance with UBTFUCU AUTO LOANS AS LOW AS 1.99% APR*

Financing Comparison Chart – \$25,000 Auto Loan

	0% Dealer Financing	1.99% APR* UBTFUCU Loan	1.99% APR* UBTFUCU Loan
Information shown is for illustration purposes only.			
Dealer Rebate	\$0	\$2,500	\$2,500
Loan Term	36 months	36 months	60 months
Monthly Payment	\$694.45	\$644.40**	\$394.31**
Total Payment	\$25,000	\$23,198	\$23,658
Life of Loan Total Savings	\$0	\$1,802	\$1,342

With this amount of savings, you can see that taking the rebate and financing with UBTFUCU is a better deal. Besides, taking the rebate protects against depreciation if you trade your car in before your loan is paid off.

MORE POINTS

With dealer financing, there may be hidden costs or limitations. For example, a low dealer rate may require a larger down payment and impose a big prepayment penalty. Dealer financing is frequently limited to on-site stock, limiting the customer in choice of model, color, styling and options. In addition, unwanted options can add 10% to 20% to the sticker price. We'll be happy to calculate loan payments and point you in the right direction.

What are you waiting for? Let us help save you money today!

*APR is Annual Percentage Rate. Rate disclosed is as low as 1.99% APR. Rate is subject to change. Actual rate can vary based on creditworthiness, age of vehicle, and terms of the loan. Not all members will qualify for the lowest rate. The rate advertised is for auto loans only with UBTFUCU with terms up to and including 60 months (72 month term available for new autos only), and is based on a domestic vehicle purchase. The promotional APR is not available for refinancing current UBTFUCU loans or loans already established at other financial institutions. The maximum loan repayment term is either 60 or 72 months based on the age of the vehicle. Terms subject to change and offer may be withdrawn without notice. Other restrictions may apply. Contact the credit union for complete details. Offer applies to vehicle loans only. **This payment is based on no down payment, however, a down payment may be required for some loans.

EQUAL OPPORTUNITY LENDER



Union Building Trades

Federal Credit Union

205 Cherry Hill Road
Parsippany, NJ 07054

