



Receive a **\$300** Visa® gift card¹ with your next **auto loan**

Enjoy no payments until 2019² and a gift card for holiday shopping, with this limited time offer. You'll also enjoy:

- Rates as low as 2.74% APR³
- Summer Skip Payment Option in July and August⁴
- Auto Buying Service: We'll shop for you and negotiate the price

Receive a **\$300** Visa® gift card¹
and no payments until 2019²

Here to help

Apply at esfcu.org/HolidayAutoSale, call 301.779.8500 or visit a branch. We look forward to helping you buy or refinance your dream car.

¹ Limited time offer. A \$300 Visa® gift card will be given to members who obtain an auto loan for a minimum of \$15,000 through our branches, Contact Center or On-site Financial Services. The gift card will be provided at the time the loan is disbursed and may be reported as taxable income. This promotion cannot be combined with other offers and is not valid on existing Educational Systems FCU loans. Offer is subject to change without notice. Applicants must meet membership eligibility requirements. Visit esfcu.org to view a complete list of eligibility criteria.

² No payments for 90 days. Interest will continue to accrue during the 90 days deferred period.

³ Rates as low as 2.74% APR (Annual Percentage Rate) on auto loans financed or refinanced for a maximum term of 36 months. Other loan rates and terms are available. Rates are subject to change without notice. Applications are subject to credit qualifications and approval. Actual rate is based on your credit history. Monthly payment example: A \$15,000 loan financed for 36 months would be \$28.98 x 15 = \$434.70 per month; your loan will have a total cost of \$15,649.20 (\$434.70 x 36). The sample payment does not include the Summer Skip Payment Option or payment protection.

⁴ Interest will continue to accrue during July and August when payments are skipped. Once you make your loan payment in June, the loan due date will automatically advance to September.