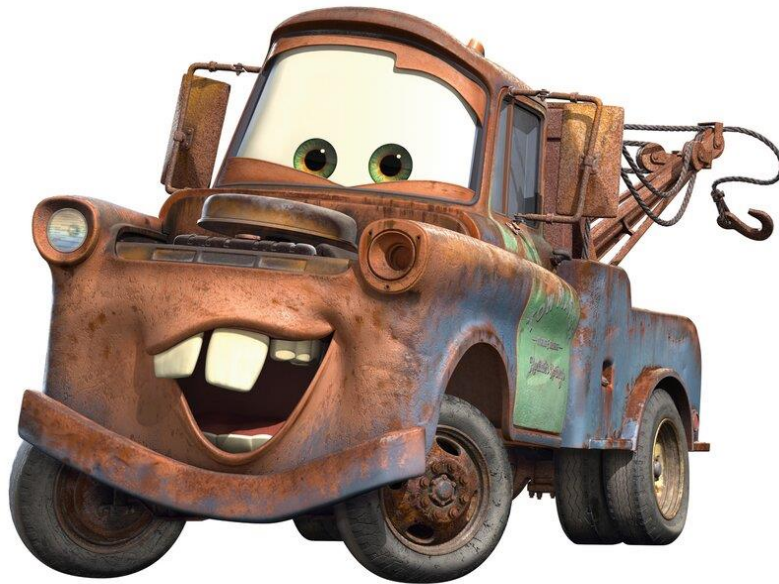


Hi All, Mater here again,

Did ya hear that rates are falling at **EM Federal Credit Union**?
Who doesn't need a little relief with the price of everything soaring
these days!



So, if you are ready to buy a new or used auto or
refinance your auto loan that you currently hold with
another lender, give us a call!

Lower rates could lower your monthly payment or give
you a little extra jingle in your pocket to do an auto or
home repair, take a family trip, or maybe help pay-off
high-rate credit cards.

Contact us to see how we can help YOU!

480-633-4395 / loans@emfederalcu.org