

Purchasing a new vehicle? Have a high rate at another lender? Finance with EM Federal Credit Union and **Watch your Savings Bloom!**



Don't let high rates keep you stuck in the mud. Whether you plant yourself in a new ride or want to refinance one you have with another lender, we have low, fixed rate auto loans designed to help your savings grow.

GROW YOUR DREAMS, NOT YOUR DEBT!

**Plus, who couldn't use a little help at the pump?
Each new auto loan will receive \$100 gas card!****

RATES AS LOW AS

4.49% APR* Up to 72 months

4.74% APR* Up to 84 months

EM Federal Credit Union

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Fine Print: New Vehicles – a fixed rate of 4.49% APR applies, with a term not to exceed 72 months, or 4.74% APR applies, with a term not to exceed 84 months. Refinance from another lender or take a min of \$3k equity out (KBB values apply) – a fixed rate of 4.49% APR applies, with terms not to exceed 72 months. **Loan must be a minimum of \$12,500 to qualify for gas card. Membership is required, including a savings account in good standing. This limited-time offer begins April 1, 2026, and may end at the credit union's discretion. Offer not valid on existing EM FCU auto loans. On approved credit (OAC) with a minimum FICO score of 630 as obtained by the credit union.