



[make the choice TO SAVE

AT
WORK
FOR
YOU™

Lower your auto payment.

You could save big when you refinance an auto loan you have with another lender. Depending on your credit, we can take up to 2% off your current rate and lower your monthly payments¹. Plus choose to defer your payments for 90 days².

Let your car pay you.

You don't have to have a house to refinance and get cash out. Have equity in your vehicle? Try a cash-out auto refinance with Xceed Financial. When you refinance an auto loan you have with another lender, you can enjoy both a competitive low rate and get cash back to use for whatever you want. *It's a two-fer!*

- Get cash to pay bills or consolidate other credit accounts
- No-hassle online application, or apply by phone or at any Xceed Financial Center
- Get a decision quickly

Invest to earn.

Keep your New Year's resolution to save more and stash your cash in a special share certificate from Xceed Financial. Earn 1.40% APY³ on a 14-month IRA share certificate⁴, or open a 17-month share certificate⁵ at the competitive yield of 1.50% APY³. The choice is yours! The minimum opening deposit is only \$500⁶.

Ask **Eric Schillinger** about lowering your auto loan payments or opening a share certificate at Gerber Collision and Glass.

Eric Schillinger

Business Development
Relationship Manager
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eschillinger@xfcu.org

Further details on reverse. Federally insured by NCUA.



at work for you™ **fifty years** and counting



800.XFCU.222 • xfcu.org

¹ If your existing auto loan with another lender ("existing loan") has an interest rate greater than 5%, you may qualify for up to a 2% interest rate reduction from your existing loan rate. If your existing loan has an interest rate of 5% or less, you may qualify for up to a 1% interest rate reduction from your existing loan rate. Your maximum interest rate reduction will be based on your chosen payment method at new loan opening as follows: 2% or 1% respectively with automatic payments setup from an Xceed Financial Checking Account; 1.75% or .75% respectively with automatic payments setup from an Xceed Financial Savings Account or another financial institution account; and 1.65% or .65% respectively without the setup of automatic payments. Regardless of your chosen payment method, the annual percentage rate (APR) on the new loan will not be lower than 1.74% on new auto loans and 1.74% on used auto loans. Payment example: a 60-month loan at 1.74% APR requires 60 payments of approximately \$17.41 per \$1,000 borrowed. To qualify for the promotion, you must: (1) provide us with a copy of a recent loan statement reflecting the outstanding balance, interest rate and remaining term of the existing loan; (2) have made timely payments during the preceding 12 months (or 18 months if your existing auto loan interest rate is greater than 5%); (3) not have filed for bankruptcy during the preceding 12 months; (4) have a minimum credit score of 600; (5) provide us with proof of employment; (6) not have any current delinquencies, tax liens, charge-offs or collections; and (7) be a member in good standing. The new loan shall mirror the existing loan in regards to its co-borrowers and co-signers. Extended terms available for the new loan to provide an even lower payment, but may not exceed 84 months. This offer is only available for auto loan refinancing from another lender. Xceed Financial auto loans are not eligible for refinancing. Not all vehicle years, makes and models will qualify. The loan to value ratio may not exceed 125%. This offer does not apply to vehicle purchases from dealers or private owners. Additional terms, conditions and restrictions apply, including but not limited to maximum loan amount. Programs, rates, terms and conditions are effective as of 1/27/14 and are subject to change at any time without notice. Xceed Financial Federal Credit Union ("Xceed Financial") is an equal opportunity lender.

² You may choose to defer payments on your new auto loan for the first 90 days of the account's opening. Interest will continue to accrue during the months of the deferment and may result in higher total finance charges on your loan.

³ APY (Annual Percentage Yield) is current as of 1/22/14. \$500 minimum balance required to earn the APY and to open the account. Personal accounts only. No additional deposits accepted during certificate term. Fees incurred may reduce earnings on accounts. There is a substantial penalty for early (premature) withdrawal of certificate funds other than dividends. Rates, terms, and conditions subject to change at any time. Certificate is a promotional product and may be discontinued at any time. Ask an associate for details.

⁴ Certificate may not be used as collateral and is not available as a non-retirement or business product. At maturity, the 14-month IRA certificate, including dividends, will automatically renew into a 12-month IRA certificate account at the then current rate and terms, unless you instruct us otherwise in person or in writing before the end of the grace period.

⁵ Certificate may not be used as collateral and is not available as a retirement or business product. At maturity, the 17-month certificate, including dividends, will automatically renew into an 18-month certificate account at the then current rate and terms, unless you instruct us otherwise in person or in writing before the end of the grace period.

⁶ New money only. Source of funds on deposit(s) into certificate may not be from an existing Xceed Financial Federal Credit Union account.