## Santa says...

## "Drive Your Sleigh for Lower Pay."

### Same Vehicle. Lower payments.

Refinance your Vehicle Loan from Another Financial Institution with Friends & Family Credit Union

YOU WILL RECEIVE:

2% Cash Back

Rebate (Up to \$500)

No Payment for **90 Days** 

# Rates as Low as **3.99% APR\*** with Terms up to 84 months

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT ANERICAN SHARE INSURANCE This institution is not factorily insured, and if the institution fails, the Federal Government does not parameter that depositors will get back their money. MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENTS-SPONSOBED AGENCY.



ADDITIONAL RESTRICTIONS MAY APPLY. ALL RATES AND PROMOTIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicles and used vehicles refinanced from other institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of a \$12,000 loan for 72 months at 3.99% APR would be approximately \$187.69. Loan rate is determined by term, year of vehicle and personal credit history.



**Call 330.832.1371** & talk to one of our local, loan professionals, Tim, Kris, Bea, or Becky, or stop by any of our three convenient locations.

### **Main Office**

3920 Erie Street South, Massillon, Ohio 44646 Phone: 330.832.1371

### Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Ave. N.W., Canton, Ohio 44708 Phone: 330.832.1371

#### Downtown

46 Federal Ave. N.W., Massillon, Ohio 44647 Phone: 330.832.1371

This is a LIMITED TIME Vehicle Re-Finance OFFER!