

# Happy Holidays

## First Car Special

Your vehicle is waiting for you!

2005 and older models

48 months      6.4% Annual Percentage Rate or  
6.15% \*APR with payroll deduction



Check out our low rates and enjoy all season long! All loans qualify for 1/4% reduction with payroll deduction. Additional 1/4% off rate for any hybrid vehicle.

## Platinum Preferred VISA Credit Card

- 7.9% Annual Percentage Rate (APR)
- 0% financing on purchases for the first six months
- 25-day grace period
- No cash advance fee
- No annual fee
- ScoreCard Rewards – save money and earn points; redeem your points for merchandise or air travel



Ask about our other VISA credit card programs to fit your financial needs.

Please contact Loan Services at **414-649-7948**

or call toll free **888-530-9555**.

**[www.Aurora.org/CreditUnion](http://www.Aurora.org/CreditUnion)**

**Membership Eligibility Required:** All loans are subject to credit approval. Your actual loan rate will be based on criteria such as credit score, credit history and payment method. All rates are subject to change without notice. Other restrictions may apply. A 48-month auto loan for \$1,000 would require monthly payment of \$23.56 at 6.15% Annual Percentage Rate (APR). \*The advertised APR of 6.15% Annual Percentage Rate is only available with payroll deduction or electronic repayment for 48 months.

**Platinum Preferred VISA Disclosure:** 0% financing on purchases for first 6 months. After the first 6 months the APR is 7.9% Annual Percentage Rate (APR). The 7.9% APR for purchases and cash advances are computed on average daily balances. The 7.9% APR will increase to 18% APR if during any 12 consecutive cycles your minimum monthly payment is not credited to your account or if a payment on your account is not honored by your financial institution within 30 days of the payment due date in any three billing periods.

**Other charges:** Annual Fee: None; Over-the-Credit Limit Fee: \$15.00; Late Payment Fee: \$15.00; International Service Assessment Fee: 1% of Transaction Amount; Inactive Fee: \$0 if you use your card 12 or more times in a 12-month period or carry an average daily balance of \$2,500, otherwise \$5.00; Return Check Fee: \$25.00.

This Credit Union is federally insured by the National Credit Union Administration to at least \$250,000 for each member.

