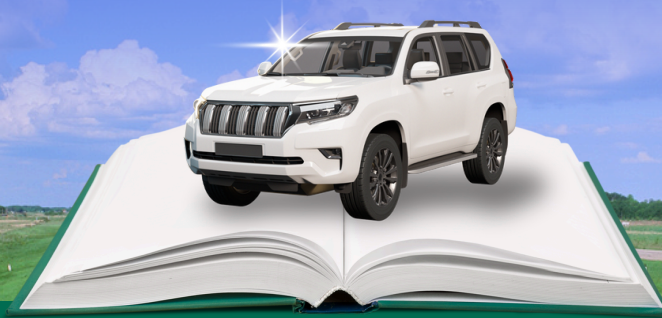


Start a New Chapter and Save

Refinance Your Auto Loan with BHSFFCU



We will beat your Auto Loan rate by at least **1% APR¹**
Limited Time Offer: April 1 - May 30

Just like turning the page to a new chapter, **refinancing** your **Auto Loan** with **BHSFFCU** offers you a fresh start with lower rates and more manageable payments. You can save hundreds or even thousands of dollars² in interest over the life of your loan. Take control of your financial narrative and refinance today!

In addition to a lower Auto Loan rate, you can also enjoy:

- **No payments for up to 90 days³**
- **Flexible loan terms up to 84 months⁴**
- **100% Financing available⁵**
- **Quick decision and no application fees**

Don't delay, get started today!

APPLY NOW

Apply online, in a [branch](#), or call/text 786.257.2300.

Please note: Refinancing is not available for autos already financed with Baptist Health South Florida FCU.

¹ Annual Percentage Rate. Offer is valid as of April 1, 2025 and may be canceled at any time without notice, loan must fund no later than June 30, 2025. Existing Baptist Health South Florida FCU loans do not qualify for this offer. Rate cannot go below floor rate of 4.20% APR. Actual rate and guidelines may vary based on credit worthiness, collateral, and other factors. All loans are subject to approval. Baptist Health South Florida FCU membership is required. Offer not applicable to motorcycles or recreational vehicles. Other restrictions may apply. ² Actual savings may vary. ³ First payment may be deferred up to 90 days, based on credit worthiness. Your interest accrues from date of the contract and will continue to accumulate on a daily basis. This will result in one or more of your initial payments being applied only to interest, until all accumulated interest is satisfied, and not reduce your principal balance. Qualified borrowers only, available for terms up to 84 months. Deferred payment not available for current active loans. Offer subject to change without notice. ⁴ Loan term may vary based on vehicle year and other qualifying factors. ⁵ Not all vehicles will qualify for a 100% financing. Value of vehicle will determine if a down payment is necessary.