



Rates as low as

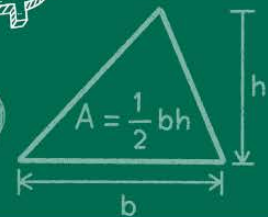
4.45% APR¹



$$\sqrt{\frac{x^2 - y^2}{z + x}}$$



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Do the Math and Save on Your Ride!

It's back-to-school season, and at BHSFFCU, we're excited to help you start the year off right with incredible savings on **Auto Loans** and **Refinancing** options. Whether you're shopping for a new vehicle or looking to lower your current monthly payments, our competitive rates and flexible terms make it easier than ever to achieve your goals. It's time to "do the math" and see how much you can save!

**Perks for members who
Purchase or Refinance
with us:**

- No payments for up to 90 days²
- Flexible loan terms up to 84 months³
- 100% Financing available⁴
- Pre-approval rate good for 60 days
- Quick decision and no application fees

Take the first step towards savings on your ride and apply today!

APPLY NOW

Apply online, in a branch, or call 786.257.2300

¹APR = Annual Percentage Rate. Rates as low as 4.45% APR for 36 months. Rate includes a 0.25% discount for vehicles financed with a loan to value (LTV) of 80% or less. Advertised rates are subject to change without notice. Actual rate and guidelines may vary based on creditworthiness, collateral, and other factors. All loans are subject to approval. Baptist Health South Florida FCU membership is required. Other restrictions may apply. ² First payment may be deferred up to 90 days, based on creditworthiness. Your interest accrues from the 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 accrued interest is satisfied, and not reduce your principal balance. Qualified borrowers only, available for terms up to 84 months. Deferred payment is not available for current active loans. Offer subject to change without notice. ³ Loan terms may vary based on vehicle year and other qualifying factors. ⁴ Not all vehicles will qualify for 100% financing. The value of the vehicle will determine if a down payment is necessary.