

Drive Down Your Monthly Payments

Refinance your auto loan from another lender and we'll beat your current rate by **up to 2%**¹



If you didn't get your auto loan from us, you may be paying too much. Let Baptist Health South Florida FCU refinance your current auto loan, and you could save hundreds or even thousands of dollars on interest charges over the life of the loan².

Get more with our loan:

- **No Payments for up to 90 days**³ – Save that money for the things you love!
- **No Application Fees** – Nothing, nada, \$0
- **Flexible Terms** – Choose your term up to 84 months⁴.
- **100% Financing Available**⁵ – No need to put money down.
- **Vehicle Coverage** – to safeguard your investment we offer GAP, Extended Warranty and Payment Protection.
- **Quick & Easy** – Most decisions in 24 hours or less! You can apply online, over the phone or in a branch.

START YOUR ROAD TO SAVINGS

APPLY NOW

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

¹Offer is valid as of February 1, 2022 and may be canceled at any time without notice. Existing Baptist Health South Florida FCU loans do not qualify for this offer. Rate discount of 2% applies if you keep your remaining loan term, while a rate discount of 1% applies if you extend your loan term. Rate cannot go below floor rate of 1.95%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. ²Actual savings may vary. ³First 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. ⁴Loan term may vary based on vehicle year and other qualifying factors. ⁵Not all vehicles will qualify for a 100% financing. Value of vehicle will determine if a down payment is necessary.