

# DRIVE AWAY WITH A GREAT AUTO LOAN

Apply for a new or used vehicle loan  
or  
Refinance your existing loan from another lender and save

## Get more with our loan:

- Low Rates - Rates as low as 1.95% APR<sup>1</sup> on a new or used vehicle or refinance.
- No Payments for up to 90 days<sup>2</sup> - Save that money for things that you love!
- 100% Financing Available<sup>3</sup> - No need to put money down.
- Flexible Terms - Choose your term up to 84 months.<sup>4</sup>
- Interest Rate Discount - By taking advantage of our FREE Auto Advisors service, you can earn a rate discount of 0.25% off<sup>5</sup> your approved rate.
- 60-Day Rate Lock Guarantee - Your rate is good for up to 60 days, so you'll have plenty of time to shop for that perfect vehicle.
- Vehicle Coverage - To safeguard your investment we offer GAP, Extended Warranty and Payment Protection.
- Quick Decision and No Application Fees - Most decision in 24 hours or less! You'll quickly know your rate before you go to the dealer. And applying is free and easy.



**GET PRE-APPROVED TODAY!**

1APR = Annual Percentage Rate. Rates as low as 1.95% APR for 36 months. Rate includes a 0.25% discount for vehicles financed with loan to value (LTV) of 80% or less. Advertised rates are subject to change without notice. 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. Other restrictions may apply. 2First 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, 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. 3Not all vehicles will qualify for a 100% financing. Value of vehicle will determine if a down payment is necessary. 4Loan term may vary based on vehicle year and other qualifying factors. 5Auto Advisors rate discount of 0.25% may be applied to your approved auto loan rate from Baptist Health South Florida FCU. Rate cannot go below floor rate of 1.95% APR. Auto Advisors receives a transactional fee from the dealer not dependent on dealer profit.