

# BACK TO SCHOOL

## BUY OR REFINANCE\*

**Auto, truck or SUV**  
**2021 or newer models**

**4.74%\*\*** APR  
up to 60 months

**5.00%\*\*** APR  
61-72 months

**5.50%\*\*** APR  
73-84 months

\*\*The APR includes a .25% discount when you have an automatic payroll deduction, pension or Social Security sent to your OTEFCU account.

**APPLY ONLINE AT**

**OSWEGOTEACHERSCU.ORG**

**Important Loan Information:**

The advertised Annual Percentage Rate (APR) is for borrowers with a credit score of 680 or higher. Loans are based on application and credit approval. Other rates are available for borrowers with lower credit scores. Rates are subject to change without notice.

\*Refinance your vehicle loan with another financial institution. Vehicle loans with Oswego Teachers EFCU are not eligible for this refinance special.

Payment example: At a rate of 4.74% for 60 months, the monthly payment per \$1,000 borrowed is \$18.76.

2024-0825

