

Kick Off 2012 With Our Great Rates



Limited Time
3.12% APR* **4 and 5 Year
Auto or Home Equity Loans**

**APR = Annual Percentage Rate. Rate includes a ¼% discount when Payroll Deduction or Automatic Transfer repayment option is chosen. Rates listed are "as low as" rates your final rate may be higher depending on credit worthiness and debt to income ratio. Auto Loan amount up to 120% of retail value. Five year auto loans includes model years 2010, 2011, and 2012 and four year auto loans for model years 2008, 2009, 2010, 2011, and 2012. Home Equity Loan to Value (LTV) less than 80%. Rates apply to new loans only; existing loans may apply for a lower rate and would be subject to a refinance fee, if chosen. Promotion begins January 1, 2012. Any or all promotional rates, terms or offers are subject to change and/or end without notice.*

Limited Time
5.12% APR* **1 Year Unsecured
Personal Loan**

**APR = Annual Percentage Rate. Rate includes a ¼% discount when Payroll Deduction or Automatic Transfer repayment option is chosen. Rates listed are "as low as" rates your final rate may be higher depending on credit worthiness and debt to income ratio. Other rates and terms available. Rates apply to new loans only; existing loans may apply for a lower rate and would be subject to a refinance fee, if chosen. Promotion begins January 1, 2012. Any or all promotional rates, terms or offers are subject to change and/or end without notice.*