



2012 IS A LEAP YEAR !!!

This gives you an **extra day** to take advantage of our low car loan rates during the month of February!!

NEW CARS: 2010-2012 (with direct deposit)	3 years.....	2.29% APR.....	Payment per \$1000	\$28.77
	4 years.....	3.29% APR.....	Payment per \$1000	\$22.27
	5 years	3.29% APR.....	Payment per \$1000	\$18.10
	6 years	4.29% APR.....	Payment per \$1000	\$15.78

NEW CARS: 2010-2012 (without direct deposit)	up to 5 years.....	4.29% APR.....	Payment per \$1000	\$18.55
	up to 6 years.....	5.29% APR.....	Payment per \$1000	\$16.25

USED CARS: 2006-2009	up to 5 years.....	4.29% APR.....	Payment per \$1000	\$18.55
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USED CARS: 2001-2005	up to 5 years.....	5.29% APR.....	Payment per \$1000	\$19.01
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OLDER USED CARS: (2000 and older)	up to 5 years.....	7.29% APR.....	Payment per \$1000	\$19.95
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These car loans will be available from February 1st to February 29th.

******NEW & USED RATES ARE FOR NEW LOANS ONLY. NO REFINANCING OF EXISTING LFFCU AUTO LOANS**

****** You will need a purchase and sales agreement with us listed as lienholder and a current paystub, along with your application!**