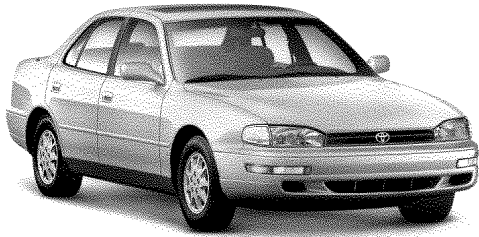


NEW AUTO LOAN SPECIAL

As low as
3.99% APR*



**"Your Credit Union Has the
Key to Your New Car"**



Monthly payments as low as
\$19
Per \$1,000 borrowed for a
five-year term

Choose any three (3)...

- ✓ Mechanical Repair Coverage (MRC)
- ✓ Guaranteed Asset Protection (GAP)
- ✓ Credit Disability Insurance (CDI)
- ✓ Single or Joint Credit Life (Life)
- ✓ Checking & Debit Card
- ✓ Refer a New Member

...and you're eligible for these Special Rates!

(Min. Loan Amt. \$10,000)

Type	Term	Rate
New	3 years	3.99% APR*
New	5 years	4.75% APR*
New	6 years	5.25% APR* (Min. Loan Amt. \$25,000)
New	7 years	5.50% APR* (Min. Loan Amt. \$30,000)



Effective June 1, 2010 through September 30, 2010

Why you should consider a loan from HFDFCU:

- ☺ Easy Loan Application
- ☺ Flexible Terms
- ☺ Affordability
- ☺ Automatic Payments
- ☺ Pre-Approvals
- ☺ Fast & Friendly Service

All loans are subject to credit approval. The above loans are open-end loan products. The terms set forth are used only to calculate payments under the open-end plan. No in-house refinancing. Some restrictions may apply. APR* = Annual Percentage Rate



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Website: www.hfdfcu.org



Member Since 1970