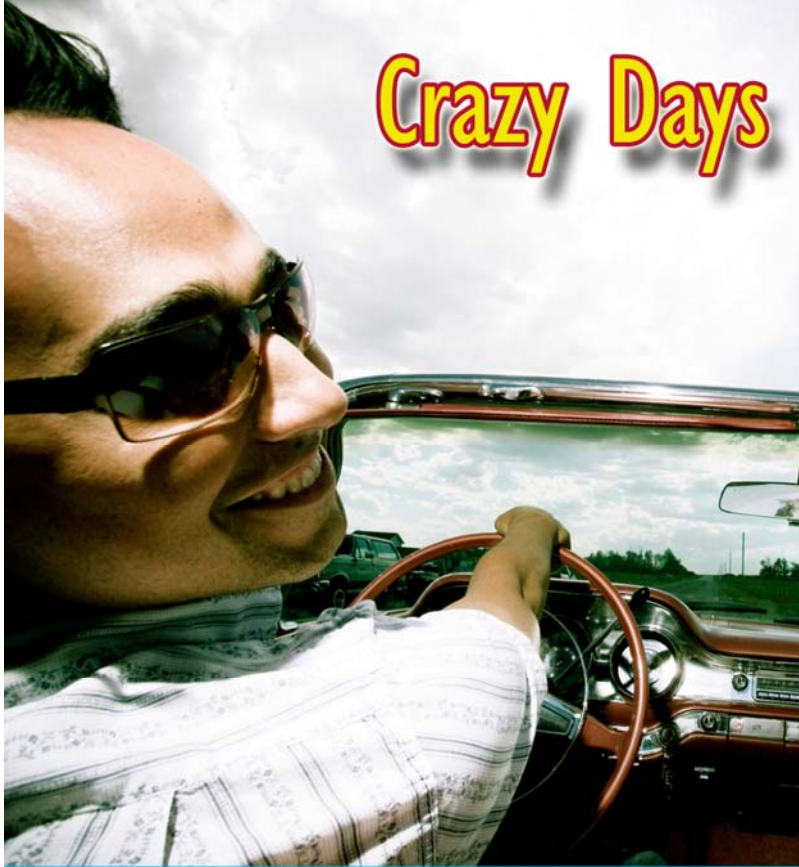




**PACIFIC TRANSPORTATION**  
 FEDERAL CREDIT UNION  
 866.773.9835 • www.ptfcu.org



# Crazy Days of Summer Auto Loan Rates

**2.5% APR\*\*** 36 Mo  
**2.9% APR\*\*** 48 Mo  
**3.9% APR\*\*** 60 Mo

New 2011-2009 vehicles under 8,000 miles.  
 Used 2007-2010 vehicles over 8,000 miles.

## Check out these Crazy Summer New / Used Auto Rate Specials!

**2.5% APR\*\*** 36 Mo + **FREE GAP<sup>†</sup>** with Auto Loan  
**2.9% APR\*\*** 48 Mo + **FREE GAP<sup>†</sup>** with Auto Loan  
**3.9% APR\*\*** 60 Mo + **FREE GAP<sup>†</sup>** with Auto Loan

*New 2011-2009 vehicles under 8,000 miles.*

**5.0% APR\*\*** 66 Mo + **FREE GAP<sup>†</sup>** and **\$100 for Gas<sup>††</sup>**

**Call, click our visit to apply today and take advantage of these Special Auto Loan Rates! Limited Time Only. Apply online at [www.ptfcu.org](http://www.ptfcu.org). A Loan Representative is available at 866/ 773-9835, option "1," Mon-Fri, 7 am to 5 pm.**

\*\*Annual Percentage Rates (APR) effective 8/1/10, include .25% discount with automatic payment from PTFCU checking, subject to change and approval based on credit history. Existing PTFCU loans not eligible. No other credit union discounts apply. Monthly payment for fully amortized loan of \$20,000: at 2.5% APR for 36 months is \$577.28; at 2.9% APR for 48 months is \$441.86; at 3.9% APR for 60 months is \$367.49; at 5% APR for 66 months is \$347.29.  
 †Free Guaranteed Asset Protection (GAP) policy received upon loan funding. Loan must remain active for 36 months to avoid reimbursing Credit Union's cost of \$150 for GAP. If the loan is paid off in less than 36 months, \$150 will be added to the payoff amount to reimburse the Credit Union for the GAP policy. †† 5.00% APR - 66 Month Auto Loan must remain active for 36 months to avoid reimbursing the \$100 cash deposit and Credit Union's cost of \$150 for GAP. If the loan is paid off in less than 36 months, \$250 will be added to the payoff amount to reimburse the Credit Union for the \$100 cash and \$150 GAP. Free \$100 "Cash for Gas" received upon loan funding and deposited to members' PTFCU Share Savings account. HY220-81010



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# We're Opening Doors to Make It Happen

Rate as low as APR\*  
**3.625%\*** **3.747%**  
**15-Year Fixed Rate**  
**HOME LOAN**

Refer  
Friends & Family  
to Apply for a Loan  
and Enter to  
Win \$200 Cash!±

At PTFCU, we have money to loan and we're opening doors while some financial institutions are clamping down on lending and adding extra fees. Look to us first for your next home purchase or refinance with a 15-, 20- and 30-year, fixed-rate mortgage. Whether you're a first-time homebuyer or repeat, move-up homebuyer, now is a great time to buy. In fact, if you have a loan from another lender, let us take a look at it. We may be able to save you money by refinancing to a lower rate, consolidate your debts or give you stability for the term of your loan.

- First-time homebuyer fixed-rate mortgage programs
- Move-up homebuyer program opportunities

It's easy to apply! Here's how:

- Visit **www.ptfcu.org** to learn more about our rates and programs and apply online
- Stop by a branch today to complete your loan application



**Open the door to your new home or refinance. Call, click or visit to apply today! To learn more about our competitive mortgage rates and terms visit [www.ptfcu.org](http://www.ptfcu.org). Call us at 866/ 773-9835, Ext. 3046 or stop by a branch Mon-Fri, 8:30 am to 4 pm.**

\*Annual Percentage Rates (APR) current 7/30/10, subject to change without notice. First mortgage 15-year fully amortized loan up to \$417,000 with monthly principal and interest payment of \$3,006.72. Payment excludes taxes or insurance. Standard closing costs apply. Higher loan amounts up to \$2 million available with restrictions. Subject to credit, asset and income pre-qualification. Your rate may vary based on credit qualifications and loan characteristics. This is not a commitment to lend. ± One raffle entry per member per family and/or friend referral who applies for Mortgage Loan Promotion. One winner will be drawn at end of promotion for the \$200 cash prize. Cash prize of \$200 deposited to winner's PTFCU Share Savings account. Referral must qualify as a member and account must remain open for at least 30 days. PTFCU share savings account is required for membership. HY220-81010