

Pacific Transportation Federal Credit Union
Crazy Summer Auto Loan Special
Terms & Conditions
\$200 Cash Prize Drawing Entry Rules

Upon referring a family and/or friend to apply for the Auto Loan Promotion, \$200 Cash Prize drawing entries must be made at any PTFCU branch during branch hours: Monday-Friday, 8:30 am – 4:00 pm.

*Auto loan rate includes .25% discount with automatic payment from PTFCU checking account. Existing PTFCU auto loans do not qualify for this limited time offer. No other credit union discounts apply. **Auto loan payment of \$367.49 based on 3.90% APR loan amount of \$20,000 with monthly principal and interest payment for 5 years. Rates and program subject to change without notice. Loan rate and approval based on credit history. Certain restrictions apply.

New 2011, 2010 or 2009 vehicles with 8,000 miles or less. Auto loan rate 2.50% APR = 2.75% APR with no automatic payment. Auto loan rate 2.90% APR = 3.15% APR and 3.90% APR = 4.15% APR with no automatic payment. APR = Annual Percentage Rate.

Used 2007/2008 and 2009 vehicles over 8,000 miles. Auto loan rate 2.50% APR = 2.75% APR with no automatic payment. Auto loan rate 2.90% APR = 3.15% APR and 3.90% APR = 4.15% APR with no automatic payment. 20% down payment required on 2007 vehicle for this auto loan special. A 10% down payment will be required on 2008/2009 vehicles for this auto loan special. 20% down payment required on used 2007 vehicles. 10% down payment required on used 2008/2009 vehicles.

† 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. Should the loan be 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 "Cash for Gas" received upon loan funding and deposited to members' PTFCU Share Savings account.

± No purchase necessary to enter \$200 Cash Prize Drawing. Must be 18 years or older to enter cash prize drawing. Void where prohibited by law. One entry per PTFCU member per family and/or friend referral who applies for the Crazy Summer Auto Loan Special. One winner will be drawn at end of auto loan promotion for the \$200 cash prize. Cash prize of \$200 will be 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. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. Accounts are subject to verification through ChexSystems.