

# Rates Are Falling

Refinancing  
a loan from  
another lender  
**might lower  
your monthly  
payment.**  
Call us today!

## Auto Loans

**3.75%** As low as **APR\***  
terms up to  
60 months

**2.99%** As low as **APR\***  
terms up to  
36 months

We encourage you to compare financing at your Credit Union with any other type of financing. We are confident that you will find KEMBA Louisville Credit Union financing will save you money and offer you the monthly payment you can afford. No gimmicks, just honest service you can trust. Call us today to apply!

\*Annual Percentage Rate. Effective October 1, 2011 and subject to change. Applies to new autos and trucks. Must meet credit requirements. Does not apply to the refinancing of existing KEMBA Louisville CU loans. Gift cards available while supplies last to qualified members.

**Get a \$50 Kroger gift  
Card when you finance  
a loan of \$5,000  
or more.\***

