

new & used 100% financing available

Vehicle LOANS



Rates As Low As **2.99%**

through the **START**
FINAL LAP

JPEFCU's Lending Program is geared to carefully guide you through the entire lending process.

START: Get a pre-approved loan before you even enter the showroom.

CRUISE: Go to all the dealerships you want knowing exactly how much you can afford to spend.

DRIVE SAFE: Credit Life, Credit Disability, Mechanical Repair Coverage and GAP Protection insurance products available.

FINAL LAP: Take the final lap around the neighborhood in your new vehicle!

REFINANCE: JPEFCU can also refinance your loan from another financial institution to possibly lower your annual percentage rate & your monthly payments.

Loan 24 (504) 736-6152



JEFFERSON PARISH

*Employees Federal Credit Union
Serving Our Members Since 1959*

Why Borrow from JPEFCU?

- Competitive annual percentage rates
- Simple interest loan calculations
- No prepayment penalty
- Interest due only on your unpaid balance
- Convenient automatic payments through your direct deposits, checking or savings accounts.
- Low cost Credit Life, Disability, Mechanical Repair Coverage and GAP Protection insurance products available.

**Online Loan Service at www.jpefcu.org
and Loan 24 at 504-736-6152**

Loan 24

From personal to vehicle loans, JPEFCU's Loan 24 can make your dreams a reality. Submit your online application or call our Loan 24 anytime 24/7.

5 Easy Ways to Apply

1. Online: Anytime at www.jpefcu.org
2. Phone: 504-736-6152 - 24/7 with our Loan 24
3. Fax: Download an application and fax to 504-736-6139
4. Mail: JPEFCU Loan Dept., P.O. Box 10680, Jefferson, LA 70181
5. In Person: Visit any of our conveniently located branches.

For more information on all our loan products including Home Equity Lines of Credit, contact us at 504-736-6152 or visit us on-line at www.jpefcu.org

BE PREPARED FOR A HURRICANE EVACUATION THREAT!

HURRICANE LOAN

It's Hurricane Season and JPEFCU is again offering you a special loan so you can have the extra cash to move your family to safety in the event an evacuation is necessary.

In addition to our Hurricane Loan, take advantage of 2 other items necessary during an evacuation: Online Banking¹ with e-Statements¹, so you can receive your financial information anytime, anywhere, and any of our 3 VISA Credit Cards – VISA Platinum¹, VISA Classic¹ or VISA Secured¹.

Do you need a Secured VISA¹?

Let us know and we can automatically pledge all or part of your Hurricane Loan proceeds to your Secured VISA¹.



JEFFERSON PARISH

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**Together We Can,
Because We Care!**



Current Members

If you have been a Credit Union member for at least two years, you are eligible to borrow up to \$2,000 with no credit qualifying! The proceeds of this loan MAY be reduced by the balance on your current Hurricane Preparedness Loan. The chart below shows estimated examples of repayment.

New Members

If you have been employed at one of our sponsor groups for at least two years, you are eligible to borrow up to \$1,000 with no credit qualifying!

This special loan offer expires on September 30, 2013.

CLICK: Download a Hurricane Preparedness Loan Request form online at www.jpfcu.org.

CALL: 504-736-6152

VISIT: Any Jefferson Parish Employees Federal Credit Union loan officer today!

The Chart below gives you examples of repayment on a \$2,000.00 loan, if you make the minimum estimated bi-weekly payment for about two years² with automatic payments. Your actual rate will be determined based on your credit worthiness and other factors.

<i>If you Borrowed</i>	<i>And you have a Credit Rating of</i>	<i>Your Annual Percentage Rate would be</i>	<i>If You make this estimated minimum bi-weekly payment for about 2 years²</i>	<i>Then Your Total Interest would be about</i>	<i>And Your Total Repayment would end up being about²</i>
\$2,000.00	Platinum	7.25%	\$43.20	\$161.43	\$2,245.45
\$2,000.00	A	9.25%	\$44.08	\$207.46	\$2,292.10
\$2,000.00	B	12.25%	\$45.46	\$277.53	\$2,363.05
\$2,000.00	C	14.50%	\$46.42	\$327.24	\$2,412.63
\$2,000.00	D	17.50%	\$47.80	\$398.99	\$2,485.28
\$2,000.00	E	17.75%	\$47.92	\$404.97	\$2,491.32

¹ See a Credit Union Representative for more details.

² Estimated payment schedule includes Single Credit Disability and Single Credit Life Insurance.

APR=Annual Percentage Rate.

Member must be in good standing with the Credit Union and must not have caused a loss to the Credit Union.

Federally insured by NCUA

