



JEFFERSON PARISH

Employees Federal Credit Union

Serving Our Members Since 1959

**LET JPEFCU DRIVE YOUR
AUTO LOAN PAYMENT DOWN**

**Get 2.00% or More Off*
with No Payment Due for 45 Days**

when you refinance your current Vehicle Loan
from another financial institution
with
Jefferson Parish Employees Federal Credit Union
(JPEFCU).

**Rates as Low as 1.99% APR* and
Extended Loan Terms Available.**

HURRY, LIMITED TIME SPECIAL!

OFFER ENDS FRIDAY, SEPTEMBER 29, 2017

See Refinance Comparison Chart on back.



Here's a way to save \$100's, even \$1,000's over the life of your current vehicle loan...

REFINANCE with JPEFCU!

HURRY, LIMITED TIME SPECIAL!

OFFER ENDS FRIDAY, SEPTEMBER 29, 2017

Bring in your existing vehicle loan from another lender for a lower rate & affordable monthly payments!

Enjoy a rate of 2.00%* or more lower than your current rate:

- 1.99% APR* is Lowest Rate available
- Direct Deposit for Easy Monthly Payments
- Low-Cost GAP Insurance & Extended Warranty Service available
- Affordable Credit Life & Credit Disability Insurance offered

Visit any branch, go to www.jpefcu.org or call 504-736-6152 and apply today!

EXAMPLES OF SAVINGS	REFI 2.00% OFF	REFI 7.99% OFF
Experian FICO Score	610	730
Original Loan Amount	\$35,000	\$35,000
Current Loan Amount	\$25,000	\$25,000
Monthly Payment Amount	\$ 648	\$ 648
Original Term	72 months	72 months
Calculated Rate	9.98% APR	9.98% APR
Payments Remaining	47 months	47 months
Interest Remaining	\$ 5,271	\$ 5,271
Credit Union APR*	7.98% APR*	1.99% APR*
Credit Union Monthly Payment	\$ 622	\$ 554
Monthly Payment Difference	\$ (26)	\$ (94)
Credit Union Total Interest	\$ 4,200	\$ 1,010
Credit Union Difference YOU SAVE	\$ 1,071	\$ 4,261

* APR=Annual Percentage Rate. Refinance advertised rate of as low as 1.99% applies for vehicles 2010 or newer. 2.00% off includes 0.25% discount for payments made by ACH/Payroll Deduction or Automatic Transfers. Term of loan may vary based on amount financed. Rate not to fall below 1.99% APR. Excludes auto loans currently financed with JPEFCU. Payments may vary with insurance and/or warranty additions.

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



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency.



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JeffersonParishEmployeesFCU

Main Office • 1221 Elmwood Park Blvd., Suite 207 • Jefferson, LA 70123



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HURRICANE LOAN

Be Prepared for a Hurricane Evacuation Threat!

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 3 other products necessary during an evacuation:

- **HOME Branch Online Banking and e-Statements** so you can receive your financial information anytime, anywhere.
- **MOBILE Branch Mobile Banking** delivers account access to you anytime, anywhere through your smart phone. Available free to all members enrolled in our HOME Branch Online Banking service.
- Our **VISA Platinum, VISA Classic or VISA Secured Credit Card**.

Do you need a Secured VISA?

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

*Together We Can,
Because We Care!*



Hurricane Preparedness Loan

You are eligible to borrow up to \$2,000.00 with no credit qualifying if you have been a Credit Union member for at least five (5) years, or if you have a current Hurricane Preparedness Loan, you may be grandfathered in as long as you have not been late on your payments in the last 12 months. Only one (1) Hurricane Preparedness Loan per person. The proceeds of this loan will be reduced by the balance on your current Hurricane Preparedness Loan.

**This special loan offer begins on June 1, 2017
and expires on September 29, 2017.**

5 Easy Ways to Apply

1. **Online:** Anytime through HOME Branch at www.jpfcu.org
2. **Email:** loans@jpfcu.org
3. **Fax:** (504) 736-6139
4. **In Person:** Visit any of our conveniently located branches.
5. **Mail:** JPEFCU Loan Dept.
P.O. Box 10680, Jefferson, LA 70181

**Hurricane Preparedness Loan application can be
downloaded online at www.jpfcu.org**

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

<i>Loan Amount</i>	<i>Credit Tier</i>	<i>Annual Percentage Rate*</i>	<i>Estimated minimum bi-weekly payment for about 2 years*</i>	<i>Estimated Interest*</i>	<i>Total Estimated Repayment*</i>
\$2,000.00	Platinum	7.99%	\$43.57	\$176.46	\$2,265.51
\$2,000.00	A	9.99%	\$44.46	\$222.16	\$2,311.74
\$2,000.00	B	13.99%	\$46.27	\$315.27	\$2,406.03
\$2,000.00	C	14.99%	\$46.74	\$338.85	\$2,429.92
\$2,000.00	D	16.99%	\$47.66	\$386.63	\$2,478.25
\$2,000.00	E	17.99%	\$48.13	\$410.77	\$2,502.70

*Estimated repayment schedule assumes loan is disbursed on June 1, 2017, includes Single Credit Disability and Single Credit Life Insurance and assumes bi-weekly payments made by ACH/Payroll Deduction or Automatic Transfers beginning June 30, 2017. The quoted APR includes a 1% discount for payments made by ACH/Payroll Deduction or Automatic Transfers. No down payment required.

APR=Annual Percentage Rate.

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



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