



## 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.**

**OFFER EXTENDED**  
**HURRY, LIMITED TIME SPECIAL!**

*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!

**OFFER EXTENDED**  
**HURRY, LIMITED TIME SPECIAL!**

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.jpfcu.org](http://www.jpfcu.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
<b>Credit Union APR*</b>	<b>7.98% APR*</b>	<b>1.99% APR*</b>
<b>Credit Union Monthly Payment</b>	<b>\$ 622</b>	<b>\$ 554</b>
<b>Monthly Payment Difference</b>	<b>\$ (26)</b>	<b>\$ (94)</b>
<b>Credit Union Total Interest</b>	<b>\$ 4,200</b>	<b>\$ 1,010</b>
<b>Credit Union Difference YOU SAVE</b>	<b>\$ 1,071</b>	<b>\$ 4,261</b>

\* 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**

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