



Olean Area
FEDERAL CREDIT UNION

One focus... serving you

**We want you to
have that new car
AND save money!**



As low as

**3.50%
APR***

Drive down your monthly payments!

If you've been thinking about buying a new vehicle, now's the time to spring into action. Because now, for a limited time, **Olean Area Federal Credit Union** is offering you the chance to secure a new auto loan or refinance an auto loan from another institution and drive down your monthly payments with rates as low as 3.50% APR!*

You'll **save hundreds of dollars** with a new Olean Area Federal Credit Union auto loan. Plus, you'll enjoy low monthly payments and significant savings over the life of your loan. Either way, you'll keep more of your money to spend any way you wish – add it to your savings account or shop for a few “off road” luxuries.

ON A \$15,000 48-MONTH LOAN...

APR*	Monthly Payment	Total Payments	Lifetime Savings
3.50%	\$336	\$16,098	
5.00%	\$346	\$16,584	\$486
6.00%	\$352	\$16,912	\$814
7.00%	\$359	\$17,245	\$1,147

For example purposes only.

Don't spin your wheels any longer deciding how to afford monthly payments on your new vehicle – not when there's an offer as good as this. Just imagine what you can do with all the extra cash you'll save over the long haul.

To apply for our low 3.50% APR* auto financing, we welcome you to stop into one of our two conveniently located branches and meet with one of our helpful representatives. You may also apply by phone at (716) 372-6607. For more information, visit www.oleanareafcu.org.

*Annual Percentage Rate (APR) is available on 2007 and newer models for up to 48 months. All loans subject to application and approval. Rate based on credit history and term. Other rates and terms available. Rates subject to change without notice. Certain restrictions apply.