

# Refinance your auto loan from another lender!

Rates as low as

# 3.99%

See below for details\*

...AND WE'LL  
PAY YOU  
\$200\*

\* LOAN AMOUNT MUST BE GREATER THAN \$20,000 TO QUALIFY FOR \$200.  
NOTE AMOUNT BETWEEN \$10,000 AND \$19,999 QUALIFIES FOR \$100 UPON BOOKING.  
LOAN MUST BE FROM ANOTHER LENDER TO QUALIFY.

Ask a Loan Specialist for Details or  
Apply Online at [www.hapo.org](http://www.hapo.org)!

**H A P O**  
COMMUNITY CREDIT UNION



\*3.99% on approved credit for 60 months on an automobile 2006 or newer. Your actual rate may vary depending on credit score, year of collateral, term of loan, etc. Loan must be refinanced from another financial institution. We'll finance up to 100% of retail value depending on the mileage of the vehicle. Any loan rates quoted are Annual Percentage Rates and are subject to change. Offer is subject to change or end without notice. Offer does not apply to refinancing existing HAPO Community Credit Union auto loans. Loan must be older than 90 days. Please call us for our current rate (the lowest possible rate at which we can refinance your loan). HAPO is a member of the NCUA. Ask a representative for complete details.