

A photograph of two white dogs, possibly West Highland White Terriers, looking out of the open rear window of a car. The dog on the left is in sharp focus, showing its white, shaggy fur, black nose, and pink tongue. The dog on the right is partially visible, also looking out. The background is a blurred green landscape, suggesting they are on a road trip. A white arrow-shaped graphic points from the text on the left towards the dogs.

Want to be happier than
a dog on a road trip?

We might be able to lower your payment if you refinance your auto loan with us. **Plus, get a \$100 Gas Gift Card and no payment for 30 days!**

<<NAME>>, for a limited time you can get a **bonus \$100 Gas Gift Card** when you get an auto loan with Northern Credit Union!

- Rates starting at 2.95% APR*
- Flexible terms from up to 72 months
- No payments for 30 days
- Apply and sign online



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Get a bonus \$100 Gas Card!

Here's a payment scenario example:

Sample Balance:	APR starting at:	Term:	Monthly Payment:
<<Balance>>	2.95%	72 months	<<Payment>>

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Click: www.mynorthern.com/loansaver

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*APR = Annual percentage rate. APR and loan pending underwriting, vehicle age, credit review and subject to approval. Payment scenario is solely an example. The as low as rate of 2.95% APR is based on a term of 72 months for qualified borrowers. Maximum term of 72 months. No down payment required. \$10,000 minimum loan required to obtain gift card. Northern Credit Union loans are ineligible. Federally Insured by NCUA. Offer ends July 31, 2016 and can end at anytime. 5.19.16.