

A close-up photograph of a small, white, scruffy-haired dog, possibly a West Highland White Terrier, looking out of a car window. The dog's mouth is open, showing its pink tongue. The background is a blurred green landscape, suggesting a road trip. The image is used as a background for a promotional text overlay.

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



Banking on Excellence™

120 Factory Street  
Watertown, NY 13601

**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>>

Want to find out how much you can save on your auto loan?

Call: **315.782.0155**

Click: **[www.mynorthern.com/loansaver](http://www.mynorthern.com/loansaver)**

Visit: **any of our seven branches**



\*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.