

# 0% car financing may not be your best bet

It pays to do your homework before you step inside a car dealer. A 0% offer may not be the best choice for you. First, only people with the highest credit scores qualify for 0% financing. Second, many times it's less expensive to take the dealer rebate and finance your car at the Credit Union. Check out these examples:

| Vehicle               |                        | Dealer's 0% and No Rebate | CRFCU's 3.88% APR* Financing with Rebate |
|-----------------------|------------------------|---------------------------|--|
| 2010 Suzuki SX4 Sedan | MSRP                   | \$13,359                  | \$13,359                                 |
|                       | Trade-in/Down Payment  | \$2,500                   | \$2,500                                  |
|                       | Rebate                 | \$0                       | \$1,500                                  |
|                       | Interest Rate          | 0% APR                    | 3.88% APR*                               |
|                       | Term                   | 4 years                   | 4 years                                  |
|                       | Amount Financed        | \$10,859                  | \$9,359                                  |
|                       | Monthly Payment        | \$226.23                  | \$210.84                                 |
|                       | Total Payments         | \$10,859                  | \$10119.99                               |
|                       | <b>Total Savings</b>   |                           | <b>\$739.01</b>                          |
|                       | 2010 Mitsubishi Lancer | MSRP                      | \$14,790                                 |
| Trade-in/Down Payment |                        | \$2,500                   | \$2,500                                  |
| Rebate                |                        | \$0                       | \$1,500                                  |
| Interest Rate         |                        | 0% APR                    | 3.88% APR*                               |
| Term                  |                        | 4 years                   | 4 years                                  |
| Amount Financed       |                        | \$12,290                  | \$10,790                                 |
| Monthly Payment       |                        | \$256.04                  | \$243.08                                 |
| Total Payments        |                        | \$12290                   | \$11,667.36                              |
| <b>Total Savings</b>  |                        |                           | <b>\$622.64</b>                          |
| 2010 Dodge Avenger    |                        | MSRP                      | \$20,230                                 |
|                       | Trade-in/Down Payment  | \$2,500                   | \$2,500                                  |
|                       | Rebate                 | \$0                       | \$2,000                                  |
|                       | Interest Rate          | 0% APR                    | 3.88% APR*                               |
|                       | Term                   | 4 years                   | 4 years                                  |
|                       | Amount Financed        | \$17,730                  | \$15,730                                 |
|                       | Monthly Payment        | \$369.38                  | \$354.36                                 |
|                       | Total Payments         | \$17,730                  | \$17009.10                               |
|                       | <b>Total Savings</b>   |                           | <b>\$720.90</b>                          |

\*Rate quoted is for A+ credit and includes a .25% deduction for having our checking account. Other rates and terms available to qualified borrowers. Rates subject to change.



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