

Auto Loans

**Satisfaction...**



*Setting it  
right.*

Finding the right vehicle for my family took me quite a while, but finding the right auto loan for my wallet took no time at all...

because I went straight to Michigan Schools and Government Credit Union.

**vehicle  
loan rates  
as low as  
1.99%  
APR\***

**MICHIGAN**

SCHOOLS & GOVERNMENT  
CREDIT UNION



# ***Setting it right is easy with a car, SUV, or truck loan from MSGCU.***

If you're in the market for a car, truck, or SUV or want to refinance the one you already have, Michigan Schools and Government Credit Union can save you time and money when financing your vehicle. Setting it right is a snap with MSGCU's top-notch member service and auto loans that feature...

- ◆ Competitive rates for new and used vehicles
- ◆ An easy, fee-free application
- ◆ Same-day approvals and pre-approvals before you shop
- ◆ Up to 100% financing for qualified borrowers
- ◆ Terms up to 84 months\*\*
- ◆ Automatic loan payments from your account
- ◆ Affordable payment protection plans

Apply online at [msgcu.org](http://msgcu.org); by phone at 586.263.8800 or 1.866.MSGCU4U, option 5; or in person at any of our locations.

\*APR=Annual Percentage Rate. Offer based on 100% net check Direct Deposit, Automatic Loan Payment transfer, and an open Checking Account with Debit Card. \*\*Minimum finance amount of \$25,000 required to qualify for 84-month term. Rate based on term, credit history, and collateral. Down payment may be required. A loan amount of \$10,000 at 1.99% for 48 months would have an approximate monthly payment of \$216.96. New money only. Rates are effective as of 7/1/12. Rates are subject to change at any time. Same-day approval on most vehicle applications. Ask a Member Service Representative for details.

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