



Your temperature flares as you see your dream car glistening in the sunshine. You start to feel allergic to your old car. The diagnosis is “New Car Fever”! The remedy is a new car and low finance rates from Building Trades Federal Credit Union.

Our Low rates are nothing to sneeze at. BTFCU’S special loan rates are as low as **5.99%** APR* on vehicles 2004 and newer, and includes 100% financing (OAC). Affording a new vehicle may be easier on your budget than you think. For example, if you finance a \$25,000 vehicle for 72 months, at 5.99%, your payment will only be \$415 a month.

Sick of high monthly Payments? This low **5.99%** rate is also available for refinances. If you have a vehicle financed elsewhere at a higher interest rate, consider refinancing your loan with us.

We have another dose of good news. You don’t have to pay retail price for your next car! You can enjoy lower pricing and hassle-free purchasing, thanks to Auto Expert. Simply call (714) 704-2814 or visit our Auto Expert Advisor in the loan department at the Orange office. Just let her know which new or used vehicle you are interested in purchasing and she will go to work for you, and even have your new vehicle delivered to you at the credit union. She can also help you get the most on your trade-in, and help you receive any rebates available.

BTFCU prescribes savings by purchasing Credit Union Mechanical Breakdown Insurance and GAP Insurance, which can also be financed. MBI is available for new and used vehicles at prices that are 30% - 50% below those offered by dealers.

Cure your “New Car Fever” before May 31, 2008. Like spring, these low rates do not last long. Please call a loan representative today at (714) 704-2850 for more details.

*APR= Annual Percentage Rate. On approved credit. Rates are based on credit history. Rates and Terms are subject to change without notice. Refinancing a current BTFCU auto loan will incur a \$250 fee.