

# BEAT-A-RATE MANIA\* **CONTINUES!!!**

## AUTOS, MOTORCYCLES AND BOATS

**We'll do our best to BEAT-A-RATE**



*It's that simple!*



### HOW MUCH MONEY CAN WE SAVE YOU?

Loan amount	Term	Rate	Payment	Total paid	Interest paid
\$25,000	60 MONTHS	3.99%	\$459.77 mo.	\$27,621.01	\$2,621.01
\$25,000	60 MONTHS	1.99%	\$438.12 mo.	\$26,289.56	\$1,289.56
				<b>SAVINGS</b>	<b>\$1,331.45</b>

•BEAT-A-Rate-Mania – The Fine Print Terms and Conditions effective July 1, 2015:

Promotion applies to verifiable new or used auto loans, truck loans, boat loans, motorcycle loans and refinances from other financial institutions. The competitor's rate offer must be for a similar loan product and term of the Memphis City Employees Credit Union offer. MCECU must be able to verify the competitor's rate for which the member qualifies. This promotion does not apply to loans that are currently financed with MCECU. We will beat your current rate by 2.00 % APR or more with verification of your current rate, but the new rate can be no lower than our current minimum floor rate of **1.99% APR\*\***.

This offer is also not applicable to any "special rate" program of manufactures' finance companies or any other rate offer that bundles the sale of the vehicle and financing together. All loans are subject to credit approval and are based on credit criteria. Collateral Value is also a consideration in loan approval. Rates, terms and conditions are subject to change without notice. \*\*Annual Percentage Rate.



**BEAT-A-RATE MANIA**  
**LOAN PROMOTION**

**We are waiting  
for your call!**

**901-321-1200**