

# Stop Drooling . . .

**Our Lower New/Used Car & Truck Loan Rates  
Let You Pocket The Keys To Your Dreams!**

New Car & Truck Rates As Low As

**3.99% APR\***

On 2010 & Newer Models  
For Up To 36 Months

(Additional Rates And Terms Available)

Used Car & Truck Rates As Low As

**5.25% APR\***

On 2006 Through 2009 Models  
For Up To 48 Months

(Additional Rates And Terms Available)

Used Car & Truck Rates As Low As

**7.25% APR\***

On 2005 & Older Models  
For Up To 36 Months And

As Low As **7.50% APR\***

On 2005 Models Only  
For Up To 48 Months

\*APR = Annual Percentage Rate. Actual rate and term based on credit worthiness, length of loan, and year model of vehicle.

*Plus You'll Receive A*

**\$50** Gas Card

*When Financing \$10,000*

*Or More For A*

*Minimum Of 24 Months*

**Offer Available**

**Monday, March 15, through  
Friday, April 30, 2010**

**A**  
**AMERICA'S**  
**CREDIT UNION**

KD-ACU0310 flyer (12,000)

# New/Used Car & Truck Loans

## First Payment Up To 45 Days

**Stop Drooling . . . Our Lower New/Used Car & Truck Loan Rates Let You Pocket The Keys To Your Dreams!** From Monday, March 15, through Friday, April 30, 2010, new/used cars and trucks can be financed or refinanced (new loans only) with the first payment due in up to 45 days at the following rates and terms:

- New car and truck rates as low as 3.99% annual percentage rate (APR) on 2010 and newer models for up to 36 months (additional rates and terms available).
- Used car and truck rates as low as 5.25% APR on 2006 through 2009 models for up to 48 months with terms up to 60 months (additional rates and terms available).
- Used car and truck rates as low as 7.25% APR on 2005 and older models for up to 36 months and as low as 7.50% APR on 2005 models only for up to 48 months.

The actual rate and term will vary depending on overall credit worthiness, length of the loan, and year model of vehicle. Financing is available up to 100% of the selling price, including tax, title and license, for qualified borrowers. Normal loan policies apply.

Plus, you will receive a \$50 gas card when you finance or refinance a new car or truck for \$10,000 or more with a minimum 24-month term from Monday, March 15, through Friday, April 30, 2010.

Car and truck loans can be set up fast, and pre-approvals are available. Apply today online at [www.americascu.org](http://www.americascu.org), in person, or by calling the Credit Union to request an application be sent to you for return by mail or fax. Repayment is easy with automatic payments from savings or checking.

For your best car/truck deal with no-haggle pricing, make an appointment with Bob Vandiver, ACU's Director of Auto Services, at 469-429-3208 or 1-800-543-2811, Ext. 260. This is a free service to members.

In addition, America's Credit Union has available low-cost auto insurance protection and low-cost Guaranteed Auto Protection (GAP) coverage. GAP protects you for the difference of your vehicle's actual cash value, which is covered through your auto insurance, and the loan balance and insurance deductible (up to \$1,000) if your vehicle is stolen or totaled.

At America's Credit Union, members are charged simple interest, which is calculated daily on the declining loan balance. And, there is never a penalty for early repayment.

Contact America's Credit Union today. We're your best option for a new car or truck loan.



**HOME OFFICE:** 2154 Forest Lane ■ P.O. Box 469046 ■ Garland, TX 75046-9046  
**Telephone:** 972-494-5328 ■ 1-800-543-2811 ■ **Fax:** 972-494-0371 ■ 1-800-543-2803

**Internet and Home Banking:** [www.americascu.org](http://www.americascu.org)



**Note:** Because of the complexity and rapidly changing nature of the economy and financial services industry, America's Credit Union reserves the right to modify or eliminate any of its products or services without notice.