



# Our New Halfmoon Branch Presents an Auto Loan Special!

Refinance your current auto loan from another financial institution for as low as 1.99% fixed APR\*. Plus, we'll give you up to \$150\*\* for making the switch!

Refinance your current auto loan with us for a lower rate. You could reduce your monthly payment and save money over the term of the loan.

## Why Refinance your Auto Loan with First New York?

- Lower your monthly payment
- Pay off your loan faster
- Enjoy competitive rates as low as 1.99% APR\*
- Get up to \$150\*\* in cash

## Applying is quick and easy!

Apply at [www.firstnewyork.org](http://www.firstnewyork.org), or call 518-393-1326 and press '3' to speak with a Loan Expert **or visit our Halfmoon Branch and apply for your auto loan and pick up a FREE Travel Mug or Reusable Grocery Bag!\*\*\***



\*Fixed Annual Percentage Rate (APR). Rate listed includes the 0.25% APR discount for automatic loan payments. 1.99% APR rate is based on 2018-2020 model years with a 24 month term. Rates are current as of 2/1/2020 and are subject to change at any time. Financing up to 100% of book value or purchase price, whichever is lower plus tax, title, registration and warranty. Other rates and terms may apply. All loans are subject to approval and actual rates may vary. \*\*Minimum loan amount eligible for cash back offer is \$7,500. Receive \$150 cash for a loan of \$20,000 or over. Receive \$100 cash for a loan between \$12,500-19,999.99. Receive \$50 for a loan between \$7,500 and \$12,499.99. Offer expires April 30, 2020. Does not apply to existing First New York loans. Cannot be used with other offers. \*\*\*While Supplies Last. Rebate will be reported as dividends.