

Drive Home Happy

It's Spring, and if you are thinking about rolling the windows down and enjoying a drive in a new car, here are some tips for getting a great deal this year.

Our low rates mean more affordable monthly payments. Our terms give you flexibility – including the ability to earn up to \$150** cash for refinancing your current auto loan.

Follow these steps before you buy:

- Get pre-approved for your loan with First New York.
- Take notes. If you plan to shop around, this will help you remember what each car has to offer.
- Ask questions. This is a big decision. By receiving a pre-approval, you can take the guesswork out of the loan process and concentrate on getting the best deal for your car.
- To make sure you are getting the best rate and deal, give us a call before you finance anywhere else.

Your Exclusive Auto Resource is Here!

Shopping for a car should be simple, and with First New York's car resource center, ClickCar, we make finding your next vehicle as easy and fast as possible. Research and compare thousands of new and used cars right at your fingertips at www.firstnewyork.org.



We'll give you up to \$150** to make the switch!

Offer ends April 30, 2019

Rates as Low as

2.49% APR*

36 month term on models 2013-2019

The Right Financing

When you've decided on the vehicle you want, you can apply for First New York financing on-the-spot with our FNY **ON-THE-GO** app and use our fast and convenient online application, call 518-393-1326 and press '3' or stop by any branch to apply.

Refinance your current auto loan from another financial institution for as low as 2.49% fixed APR*, plus we'll give you up to \$150.**

Already have a loan with another financial institution? Consider refinancing 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 2.49% APR*
- Get up to \$150** cash



*Fixed Annual Percentage Rate (APR). Rate listed includes a 0.25% APR discount for automatic loan payments. 2.49% APR rate is based on 2013-2019 model years with a 36 month term. Rates are current as of 1/31/2019 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 rate may vary. **Minimum loan amount 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 and \$19,999.99. Receive \$50 cash for a loan between \$7,500 and \$12,499.99. Offer applies to model years 2013-2019 only. Does not apply to existing First New York loans. Cannot be combined with any other offers. Offer expires 4/30/2019. Cash buy back will be reported as dividends. First New York does not charge a fee for our Mobile Banking service. Fees may apply from your mobile carrier. Check with your service provider for more information.