

# Need a New Car this Summer?

Think of us first for all of  
your vehicle needs.

Up To  
100%  
Financing\*



Whether you are looking for a new or used auto, First New York offers financing that will put you in the driver's seat of your dream car or truck for less.

We understand that everyone's story is different and you may need some help. We listen to your story and try to find you an auto loan and payment structure that fits your lifestyle.

We have competitive rates and a variety of terms on new and used cars, trucks and RVs. Have us pre-approve your loan before your shop. Getting pre-approved gives you peace of mind so you know how much you can afford before you buy.

Already have a loan with another financial institution? Consider refinancing with us. You could **reduce your monthly payment** and save more over the term of the loan.

## Applying for an auto loan is quick and easy!

- Apply online at [www.firstnewyork.org](http://www.firstnewyork.org) – and click on the “apply for a loan” tab
- Call a Loan Expert at 518-393-1326 and press ‘3’
- Apply with our mobile banking app -First New York *ON-THE-GO*
- Use our video loan center at any branch

\*Financing up to 100% of book value or purchase price, whichever is lower, plus tax, title, registration and warranty. Based on 2010-2017 model years. Rates are fixed and are subject to change at any time. All loans are subject to approval and actual rate may vary.