

First New York Gets You on the Road Faster!

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.



Refinance your current auto loan from another financial institution for as low as 2.24% 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 2.24% APR*
- Get up to \$150** cash

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

Offer ends
June 30, 2018

New - Used - Refinanced
Rates as Low as

2.24% APR*

up to 60 month term on models
2011-2018

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.



*Fixed Annual Percentage Rate (APR) of 2.24% is determined by individual credit history, includes a 0.25% APR rate reduction for automatic loan payment and is for up to a 60 month term, 2011 to 2018 models. **Minimum loan amount for cash back offer is \$12,500. Receive \$150 cash for a loan of \$20,000 or over; Receive \$100 cash for a loan between \$12,500 and \$19,999.99. Cash will be reported as dividends. Offer expires June 30, 2018. Does not apply to existing First New York loans. Cannot be used with any other offers. Annual Percentage Rate (APR) is subject to change without notice and is determined by individual credit history, model year and term.