

It Pays to Refinance

Refinance your auto loan from another institution and receive up to \$150 Bonus Cash!**

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**** for making the switch.

Why Refinance your Auto Loan to First New York?

- Lower your monthly payment
- Pay off your loan faster
- Enjoy competitive rates as low as 2.24% APR*

Apply online at www.firstnewyork.org, call us at 518-393-1326, press '3' or visit one of our convenient locations.

Offer ends
October 31,
2019



*Fixed Annual Percentage Rate (APR) of 2.24% is determined by individual credit history and includes a 0.25% APR rate reduction for automatic loan payment and is for a 36 month term.

**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 expires October 31, 2019. 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 and model year and term.