



ONEIDA COUNTY
FEDERAL CREDIT UNION

800 Park Avenue, 6th Floor, Utica NY 13501
(315) 798-5741

Refinance nearly ANY loan with us and we'll beat the rate by .25%.

We'll Beat Your Current Rate by .25%!

REFINANCE YOUR CURRENT AUTO LOAN OR PERSONAL LOAN
FROM ANOTHER LENDER AND CHALLENGE US
TO BEAT THE RATE BY .25%.

**Finance a new or used auto loan with us
and we'll beat the rate by .25%.**

Show us your current auto financing
from another lender and we will beat the rate
by .25% or our current rates, whichever is less.

Our Current Rates

New Auto Rate:

36 months 2.25%
37-48 months 2.50%
49-72 months 3.25%

Used Auto Rate:

36 months 3.75%
37-48 months 4.00%
49-72 months 4.25%

Unsecured Loans:

10% up to \$7,000.

Loan Special:

\$500 to \$3,000 for 1 year 8%

**If you're ready to challenge us,
come by our office or call us at (315) 798-5741.**

*ALL LOANS MUST STAY WITHIN CREDIT LOAN GUIDELINES AND APPROVAL BY OUR POLICY.

*PERSONAL LOANS NOT TO GO BELOW 8.00% • AUTO LOANS NOT TO GO BELOW 2.00%

*THIS SPECIAL EXCLUDES HOME EQUITY LOANS & CREDIT CARDS.

*EXCLUDES CURRENT CREDIT UNION LOANS FROM THIS SPECIAL (NEW & USED AUTO AND PERSONAL LOANS).