

Jefferson Financial is proud to offer an array of competitive lending solutions specifically designed to help you achieve your financial goals. With no application fees and convenient payment options, let us take the stress out of your lending process.

| | RATES AS LOW AS |
|--|------------------------------|
| NEW AUTO | 4.50%^{APR*} |
| BOAT / RECREATIONAL | 4.50%^{APR*} |
| MOTORCYCLE | 4.50%^{APR*} |
| PERSONAL | 8.50%^{APR*} |
| VISA[®] CREDIT CARD | 7.90%^{APR*} |
| MORTGAGE | 5.068%^{APR*} |
| HOME IMPROVEMENT <small>Funds available within 2 days. \$500 processing fee applies.</small> | 6.115%^{APR†} |

Love your car, but not your payment? **Lower your current rate by up to 2.00%^{APR**}** when you refinance your auto loan with us!

Contact us today to speak with a Loan Representative.

Toll Free 800.259.2471 | Visa[®] Credit Cards Ext. 627

Consumer Lending Ext. 628 | Mortgage Lending Ext. 629

*APR (Annual Percentage Rate) is available to borrowers who meet credit requirements. "As low as" rate assumes excellent credit. APR may vary based upon your credit history, amount and term of loan. **Lower your current rate by up to 2.00% APR with a floor rate as low as 4.50% APR. Offer applies to refinanced vehicles from another financial institution only - the refinanced auto must be a brand new JFFCU loan. The 4.50% APR is the lowest rate available for the Refinance Offer. Rates are subject to change without notice. †No Points. Primary Residence only. JFFCU is an Equal Housing Lender. Membership restrictions apply. Federally insured by NCUA.