

Refinance Promotion – As low as 3.99%

UECU want YOUR Business!

United Energy Credit Union is running a refinance promotion so that members can bring their Car, Boat, RV or ATV loan to the credit union and save at least 2% off their existing contract as low as 3.99% APR. **This rate will not depend on their credit score.** So, members with a lower credit score will still be able to take advantage of this promotion and save money.

Members must have existing contract from their financial institution, dealer worksheet, and the original invoice in order to qualify for the 2% discount. The term will remain the same – just the interest rate will change. The credit union will be able to lower the payment by lowering the interest rate and converting the loan to bi-weekly or semi-monthly payments.

Members who have equity in their vehicles may be able to lower their payment by extending the term of the loan **or** they can get cash from the equity of the vehicle. Members who extend the term or request a cash advance will take advantage of our current car rates.

This is a great time for members to refinance with the credit union and lower their interest rate. Here are some additional perks of financing with the credit union:

- Save money on interest charges
- Lower your payments
- “Skip-a-Payment “in December
- Automatic bi-weekly or semi monthly payments available – no more mailing payments or late payment fees

Please note that current United Energy Credit Union contracts are not eligible for this promotion. Applicants must qualify and loan must meet underwriting guidelines. Used collateral will be evaluated by the NADA value not to exceed 100% of NADA retail.

Members who are interested should contact the credit union’s loan department at 281.964.1777 or 800.380.5430.

**REMEMBER THAT YOUR FAMILY IS ELIGIBLE TO JOIN
AND TAKE ADVANTAGE OF THIS PROMOTION AS WELL
– SO SPREAD THE WORD.**

Some restrictions apply – contact loan department for details