

HOLIDAY LOAN SPECIAL!

BORROW
up to \$2,500
*for up to 18 months**

NO PAYMENTS
UNTIL
JANUARY 2018!*

RATES AS LOW AS
5.99% APR*

PLUS: Get a **FREE**
reusable tote for your
holiday shopping!*



CONTACT ANY
BRANCH FOR
DETAILS!

SECNY
Federal Credit Union

Serving Everyone in Central New York!

*As low as 5.99% APR is the advertised rate and can vary based on creditworthiness and terms of the loan. Your rate can be higher or lower depending on credit performance. "As low as" Rate requires Automatic Payment, SECNY Checking Account and Direct Deposit otherwise, add 0.50%. Rates are subject to change without notice. No payments until January 2018-up to 75 days out from the date of the loan. Skip Pay not available. Offer good November 1, 2017 through January 31, 2018. Tote bags available while supplies last. Contact SECNY for details.

HOLIDAY LOAN SPECIAL RATES

EFFECTIVE 11/1/2017

Rates listed require Automatic Payment, SECNY Checking Account and Direct Deposit. Otherwise, add 0.50%. Rates may change without notice. Skip Pay unavailable. Credit restrictions apply.

MAXIMUM LOAN AMOUNT \$2,500

AS LOW AS	720 OR MORE	719-680	679-640	639-600	TERM
	5.99	7.00	7.75	8.75	12 MOS.
	5.99	7.00	7.75	8.75	18 MOS.