



**SECNY**  
 Federal Credit Union  
*3 great offers!*

# Home Equity Line of Credit

as low as

# 2.50% APR<sup>1</sup>

**NO CLOSING COSTS!<sup>2</sup>**



*Your new car is waiting*  
 at our exclusive Auto Buying Center.

Visit  
[secny.groovecar.com](http://secny.groovecar.com)  
 for your coupon for  
**0.25% OFF\***  
 your next auto loan rate!  
\*To get your exclusive coupon, click "Resources" then "Promotions". Certain conditions apply. See offer for details.



The power of car buying is at your fingertips... [secny.groovecar.com](http://secny.groovecar.com)



**PLUS:**  
**ANY LOAN** booked between  
 May 1st-July 31st will be  
 automatically entered to win a  
**\$100 Gas Card!<sup>3</sup>**

One winner chosen each month May-July.



<sup>1</sup>APR = Annual Percentage Rate. As low as 2.50% APR locked in for 1 year. Rate expressed for Line of Credit is variable and can be adjusted annually on the first day of the month following the anniversary date of opening. The rate is based on an Index Rate of the Wall Street Journal Prime Rate. There is no limit on the amount by which the Annual Percentage Rate can change during any one period up to the maximum permitted by law. Loan rate and amount is based on credit qualifications and available equity in property. "As low as" Rate requires Automatic Payment, SECNY Checking Account and Direct Deposit. Otherwise, add 0.50%. Subject to change without notice. Home Equity Lines of Credit currently financed through SECNY Federal Credit Union cannot be refinanced with this offer. Contact any SECNY office for details.

<sup>2</sup>All fees paid in conjunction with the loan are subject to recapture if the loan is closed within three years.

<sup>3</sup>No purchase necessary. Limit one entry per member. Offer ends 7/31/2017.