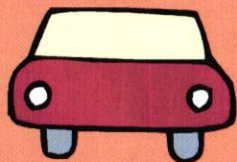
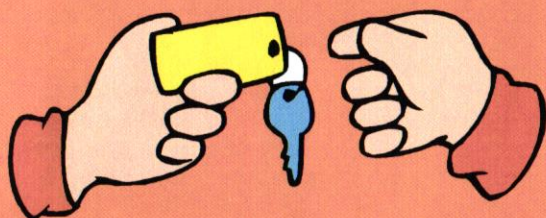


ANDREWS SCHOOL FEDERAL CREDIT

PO Box 2049
Andrews, Texas
79714
Phone: 432-523-8957
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RATES ON NEW & USED AUTOMOBILE LOANS

NEW VEHICLE LOANS

1. A **NEW VEHICLE** is defined as one which has a new vehicle warranty & has not been previously registered
2. **TERMS OF REPAYMENT & ANNUAL PERCENTAGE RATE** on new vehicles is currently as follows:

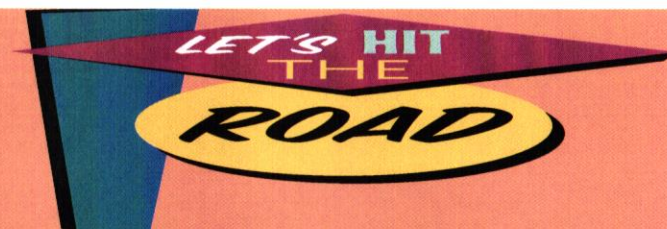
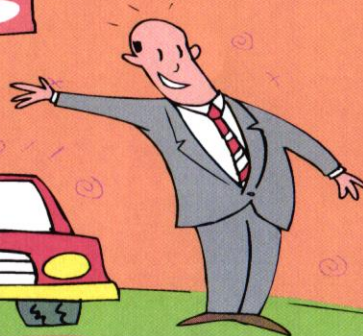
100% OF WINDOW STICKER

(With qualifying credit not to exceed window sticker)

4.75% UP TO 72 months
Special rate subject to change

3. **EXTENDED WARRANTIES** may be financed on new vehicle loans.

4. **MODEL YEAR** will change each January 1st.



USED VEHICLE LOANS

1. A **USED VEHICLE** is defined as one which has been previously registered.

2. **TERMS OF REPAYMENT & ANNUAL PERCENTAGE RATES** on used vehicles as follows:

100% OF NADA RETAIL VALUE

Current & 1 yr old	60 months	5.75%
	72 months	6.00%
2 years old	54 months	5.75%
	60 months	6.00%
	72 months	6.25%
3 years old	48 months	6.50%
4 years old	42 months	6.75%
5 & 6 years old	36 months	8.25%
7 years old	30 months	8.25%

3. **EXTENDED WARRANTIES** may be financed on used vehicle loans.

4. **MODEL YEAR** will change each January 1st.

5. A **CURRENT YEAR MODEL** not listed in the NADA book, amount loaned will be 100% of window sticker (if mileage is 5,000 or less)- 90% of sticker (if mileage is over 5,000)

rates are subject to change

PATSY SULLENS
CEO

KLOE JAMES
EXECUTIVE ASSISTANT