

**SO MANY CHOICES, SO LITTLE TIME.**  
**CHOOSE Rates Starting at Just 1.99% APR\***

# CHOOSE TO BUY

A New or Used Vehicle

# CHOOSE TO REFINANCE

The One You've Got

# CHOOSE TO REFER

And Get a \$25 Visa Gift Card\*\*

Download a Referral Form at [AlturaCU.com/Choose](http://AlturaCU.com/Choose)

**New, Used or Refinanced, Make No Payments for 90 Days!\***

For More Information:

24 Months	1.99% APR*
36 Months	2.24% APR*
48 Months	3.36% APR*
60-72 Months	3.99% APR*
84 Months	4.99% APR*

Or Visit: [www.Alturacu.com/Choose](http://www.Alturacu.com/Choose)

\*APR = Annual Percentage Rate. Valid on new or used cars. Includes a .50 percent reduction for automatic payment from Altura Credit Union checking account with payroll direct deposit. Altura Credit Union will finance the purchase price, tax, license, accessories, fees, GAP and MBI. Up to 120% LTV. Cash out and negative equity are subject to approval. Offer valid until 8/31/10. Other restrictions may apply. On approved credit. No payment for the first 90 days if vehicle is financed with a pre-approval offer from Altura Credit Union or purchased through Auto Expert. Interest will accrue until time of first payment.

\*\*\$25 VISA Gift Card will be issued by mail at the time the referred member's auto loan is funded. A completed Referral Form, available at [Alturacu.com/choose](http://Alturacu.com/choose), must be presented at the time of funding. There is no limit to the number of referrals a member can make.

Member Since 1988  
**NCUA**  
Member FDIC

Federally insured  
to at least \$250,000

 **Altura**  
CREDIT UNION