



**Zero percent.
Is that your
auto loan?**

Yeah, yeah, we've all seen the ads and commercials touting low, low auto loan rates.

That's great, if you qualify (fewer than 1 in 10 do) and if you're willing to live with the enormous, mortgage-sized monthly payment that those short-term notes require. Otherwise, you're out of luck.

Unless you come to First Northern Credit Union, where you can get an auto loan custom-made to fit your needs. With rates as low as 5.99% APR on new vehicles, and 6.99% APR on used vehicles. And yes, we have extended terms.

So call or visit First Northern before you buy your next car. And get 100% satisfaction.

**Or your chance
of being approved
at that rate?**



First Northern Credit Union
Leading the way

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