

Of Interest...

# Auto Loans | Refinance

[www.qualstarcu.com/auto-refinance]



Scan for Rates

## Unhappy with your current auto loan? Make the move to Qualstar and you could SAVE!

You may not realize how simple it is to move your auto loan to Qualstar. The process of moving (a.k.a. refinancing) your auto loan to us starts with a simple phone call or visit to a branch - from there our lending representatives will check the value of your car and, using our lending guidelines, tell you what rate we can give you and even how much less your payment could be each month!

### Qualstar Auto Loan Features & Benefits:

- Competitive rates and terms (which usually means a lower payment)
- Great, local service with no "run-around" -- apply right over the phone and receive an answer in minutes
- GAP (Guaranteed Asset Protection) Coverage for up to hundreds less than at the dealership
- Receive 90 days with NO payments (minimum credit score required)!

Additional info: \_\_\_\_\_

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**What do you have to lose?** Maybe just higher payments, unreasonable rates and inadequate service - take a look at the following true member story for an example of what we can do for our members:

*Joseph said he found out we did auto loans about a week after he bought his car. I asked what rate he got and he said it was 19%, so I told him we could refinance his loan at a lower rate. After doing the calculations I realized we could save him way more than I thought we could! I let him know we could lower his rate from 21% to 7.99%, which would save him a whopping \$64 a month! **He will save \$3136 on the remaining payments and \$3351 in interest for a total savings of \$6487.** He said next time he's getting pre-approved here first because we obviously have his best interest in mind!*

--Qualstar Renton Branch Representative

There are a few simple ways to apply...

- Log-in to **Mobile Banking** or (desktop) **Home Banking** to apply online, or
- Complete the mini application below, or
- Call us at **1-800-848-0018**, or
- Visit any of our **branch locations**.

**QUALSTAR**  
CREDIT UNION

**1-800-848-0018**  
**www.qualstarcu.com**

**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration. 02/2019



YES, I want a better deal on my Auto Loan!

Member Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Daytime Phone #: \_\_\_\_\_ Email: \_\_\_\_\_ Best Time to Call: \_\_\_\_\_

Current Auto: Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_

I authorize Qualstar Credit Union to proceed with an application for the auto loan I have chosen above. I understand that my credit will be run in order to determine final approval and I may need to provide additional information to complete the application.

Member Signature

Date