

Of
Interest...

Loan Rewards

[www.qualstarcu.com/loan-rewards]



Scan for Rates



90 Days No Payments on Auto & Recreational Loans¹

Whether you're purchasing a new car or switching your existing auto loan financing to Qualstar, you can take a vacation from your loan payments and use the money for other things... unexpected expenses, paying off other bills, or even a well-deserved vacation! With the national average auto loan payment at \$482.00 per month², that could end up being a lot of extra CASH for your pocket!

Or, if you're looking to finance a more "fun" vehicle, you can also skip 90 days' worth of payments on boat, RV and motorcycle loans.

1% Cash Back for Balance Transfers to a Qualstar Visa Credit Card³

Do you know what rate you're paying on your other credit cards? Some banks, financing companies and department store credit card rates can be in excess of 30% APR⁴, AND they can change without your even knowing it! So, why not move those balances to a low rate Qualstar Visa where you can trust that your rate will remain competitive and you won't be overloaded by fees.

On Top of lower rates and fees, we'll pay you 1% CASH on balance transfers to your Visa Credit Card and there's NO balance transfer fee!

Loan Rewards Features & Benefits:

- Lower rates and payments means more money for YOUR pockets!
- Every Qualstar loan comes with the same exceptional service you receive with your regular account.
- If you call us with a question about your loan - we'll answer! No automated phone system to get lost in when you call us.

¹90-day no pay offer is for new/used purchase/refinanced non-Qualstar vehicle loans only; loan approval, rate and term received is based on applicant's credit history.

²Source:<http://www.usatoday.com/story/money/cars/2015/03/04/new-car-loan-record-payment/24363041/>

³Maximum \$150/year in transfers; cash back is applied as a credit to the Visa balance and does not apply to purchases, cash advances and Equity Visas.

⁴Annual Percentage Rate

To get your Loan Rewards...

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

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'm ready to start earning Loan Rewards!

Member Name: _____ Account #: _____

Daytime Phone #: _____ Email: _____ Best Time to Call: _____

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