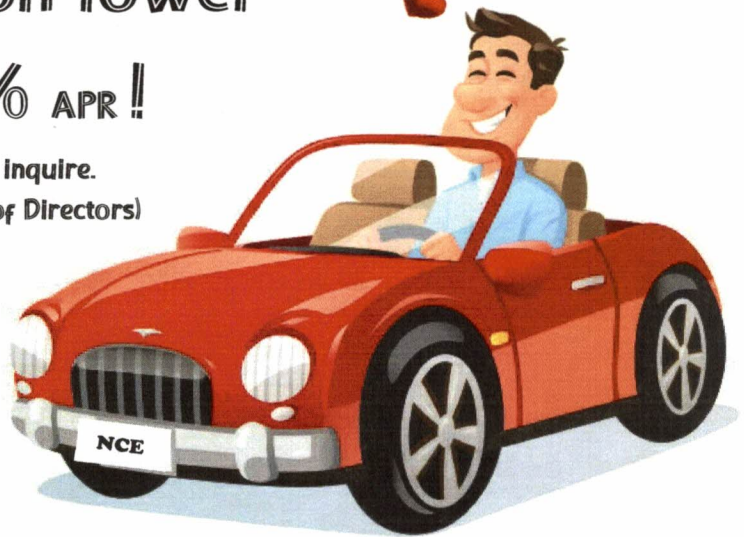


Love Your Vehicle but
NOT your Rate?

Let NCE Credit Union lower
your Rate by 1% APR !

Some restrictions apply, stop by and inquire.
(Approved January 27, 2026 by Board of Directors)

FEBRUARY 1ST
THRU
FEBRUARY 28TH



Restrictions:

- To qualify for this promotion, bring your loan from another financial institution to NCE Credit Union. The loan application amount must be greater than or equal to \$10,000.
- The rate can not go below the 3% APR.
- Existing NCE Credit Union loans do not qualify for this discount.
- Terms and conditions are subject to change. Some restrictions may apply.

APPLICATION FEE WAIVED ON AUTO REFINANCE LOANS

NCE CREDIT UNION IS
OFFERING ONE
SWEETHEART OF A DEAL
February 1st thru February 28th



NEW AND USED VEHICLES

Starting at **5.50%** A.P.R. up to **72** Months W.A.C.
(Annual Percentage Rate) (With Approved Credit)

(Approved January 27, 2026 by Board of Directors)

A 5.50% APR

B 6.50% APR

C 10% APR

D 12.25% APR

WE MATCH RATES!!

Stop by and get
pre-approved today!



February 1st thru February 28th

18 Month @ 10% APR WAC

(Annual Percentage Rate) (With Approved Credit)

(Approved January 27, 2026 by Board of Directors)

A . . . 10.00% APR

B . . . 11.00% APR

C . . . 14.00% APR

D . . . 16.00% APR

Stop by and apply today!