



FIRST-TIME BUYER?

ASK US ABOUT OUR FIRST TIME AUTO BUYERS PROGRAM!

NO CREDIT NEEDED

APPLY AT THE WATERVILLE OR SKOWHEGAN BRANCH LOCATIONS**

(**ONLINE APPLICATION NOT AVAILABLE FOR THIS LOAN PROGRAM.)

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Rate may vary depending on each individual's credit history and underwriting factors. Terms up to 72 mo. with a max 100% loan to value and loan amount of \$40,000.00. For a 60 mo. term at 9.49% APR* the estimated monthly payment is \$21.00 per \$1,000.00 borrowed. The total of payments would be \$1,259.28. *Annual Percentage Rate is based on no credit and no negative tradelines. Minimum down payment of \$1500.00 or 10.00% (whichever is greater). All programs, rates, terms, and conditions are subject to change at any time without notice. Some fees may apply. Membership required. Federally Insured by the NCUA.