



**Competitive Rates • Flexible Terms • Convenient Payment Options**

Dear [--Merge8--],

When you're ready for a new ride, put the pedal down on your Beach Municipal Federal Credit Union membership and finance your next auto loan\* with us. You'll enjoy competitive rates, flexible terms, easy pre-approvals, no pre-payment penalties and no application fees.

**Take ½% APR\*\* off the top!**

We take care of our own here. Just have two of the following to make a low rate even lower.

- Direct deposit of net pay
- \$5,000 or more in a Beach Municipal FCU Share Certificate
- Payroll Payment, ACH Payment or Automatic Transfer
- [Online loan application](#)
- eAccounts

**Keep your car. Change the payment.**

Transfer your current auto loan from another financial institution to Beach Municipal FCU. In one easy step, you may be able to save on finance charges and lower your monthly payment.

**Protect Your Ride. We also offer low-cost [GAP](#) and [mechanical breakdown protection](#).**

**Your ride is waiting!**

Get the financing you need at Beach Municipal FCU.

[Learn More](#)



[beachmunicipal.org](http://beachmunicipal.org) | 757.333.7787

\* Loan subject to credit approval.

\*\* APR = Annual Percentage Rate. Some restrictions apply. Please see a loan officer for details.

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