

No Credit History? No Problem!

First Time Car Buyer Program



Island Style...

The Program

- Competitive Rates as low as 5.24% APR*
- Same rate for New and Pre-owned vehicles
- \$30,000 Maximum Loan Amount

Borrower Eligibility:

- 6 Months of Employment required with current employer
- 2 most recent consecutive paystubs required

Come see us or Apply Online!



islandfcu.com • 631-851-1100

Membership eligibility applies. *APR=Annual Percentage Rate. Rates and terms accurate as of 11/2/2017 and subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at higher rate with other terms and conditions. Loan rate featured is the lowest for the product advertised and requires a loan to value of 80% or less. Maximum loan to value is 90%. Loan to value based on MSRP for new vehicles and NADA Clean Retail Value for used vehicles. Maximum loan amount \$30,000. Applicant(s) cannot have previous auto loan history reporting on credit. Applicant(s) must be employed with current employer for a minimum of six months and provide two most recent paystubs.

Federally Insured by NCUA

