



## ADVANZ AUTO DAYZ OFFICIAL RULES & DETAILS

**1. Eligibility:** The loan promotion is open to adults, aged 18 years or older as of November 20, 2023; and who meet the Advanz membership requirements. The loan promotion is subject to all applicable federal and state laws and regulations. By participating, applicants agree to abide by and be bound by these rules and accept the decision of Advanz as final.

**2. How the Promotion Works:** The loan promotion applies to Auto Loans applied for online or by phone between 9:00am EST on Monday, November 20, 2023, through 4:30pm EST on Wednesday, November 22, 2023, or until the \$3,000,000 lending threshold is reached - whichever occurs first. The base promotional rate of 5.49% APR is based on credit rating of C or better and terms up to 60 months for vehicles with model years 2015-2024.\* \*\*APR = Annual Percentage Rate. Any loan applications received after the \$3,000,000 lending threshold has been reached or when the promotion ends at 4:30pm EST on Wednesday, November 22, 2022 are subject to the Credit Union's normal loan rates. Other special rates may apply for those loans with terms over 60 months or those members with credit ratings below C when loan is applied for during the promotion.

**3. How to Participate:** To participate in the loan promotion, applicant must submit application either via Advanz's online loan application system or by calling (502) 429-4955 x407 or (800) 288-5228.

### **4. Terms, Conditions, and Restrictions:**

- a. The loan promotion applies only to new and used Auto Loans for cars, trucks, SUVs, and vans. All other loan types are excluded from the promotion.

- b. Promotion applies to new and used Auto Loans and refinances for vehicles with model years 2015-2024.
- c. Applicants must have a current FICO Classic Risk 8 credit score of at least 600 to qualify for the base promotional rate. Applicants with a current credit score less than 600 may still be considered for approval and may qualify for other special rates. Interest rates will be based on applicant credit score and loan terms.
- d. All loans are subject to credit approval and are based on credit criteria.
- e. Offer not valid with other promotions or rewards.
- f. The maximum amount financed is limited to 100% NADA retail value of the collateral offered for security for this rate. The rate will be slightly higher for loans over 100% NADA.
- g. With the exception of the promotional rate, all other normal loan terms and conditions apply.
- h. All applications are subject to credit approval.
- i. The loan promotion is restricted to new loans and does not apply to loans already financed by Advanz.
- j. Preapprovals only good for 30 days and must close by December 25, 2023.
- k. Loan must be a new purchase or refinance to the Credit Union.
- l. Rates, terms, and conditions are subject to change without notice.

**5. Additional Terms:**

- a. By participating, applicants agree to the Official Rules & Details and that the decisions of Advanz will be final in all respects.
- b. Advanz reserves the right to cancel, amend, and/or revoke this promotion at any time due to printing errors or other mistakes.
- c. Membership with Advanz is required.

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