

**Auto Loans** as low as  
**1.99% APR\***

**NO CAR  
PAYMENTS**  
**for 3 months**  
*Offer Expires April 30, 2013*

\*Annual Percentage Rate. Rate based on borrower's creditworthiness and not all borrowers will receive the lowest rate. Interest will begin accruing at the time of disbursement. Current OECU loans are not eligible to refinance. Other restrictions may apply. Rates may change without notice. See a Loan Officer for details.