## BAYOU FEDERAL'S MEMBER AUTO CENTER

## Before you step onto the showroom floor,

get the low rate and low payments you want, right here:



## **Protecting Yourself**

Tips on Insurance and Warranties

- Credit Life Insurance helps cover the loan balance in the event of the borrower's death.
- **Credit Disability Insurance** helps cover loan payments in the event a covered borrower becomes disabled.
- Guaranteed Asset Protection (GAP) is designed to relieve you from from paying the remainder of the loan balance not covered by your primary auto insurance if the vehicle is totalled or stolen.
- Mechanical Repair Coverage (MRC) provides repair cost protection to supplement and extend the manufacturer's warranty on new or eligible used vehicles. It helps protect members against the cost and inconvenience of breakdowns.

Bayou Federal offers these protection plans at a lower cost than other lenders!

\* Loans available at Annual Percentage Rates based on credit history and other requirements, subject to change. Payment example: 84 monthly payments at \$13.90 per \$1.000 borrowed at 4.49% APR.

- You've put time and effort into finding the perfect new or pre-owned vehicle at the best price. Now, let us handle the financing. Our low rates and flexible terms help you find the right payment plan to fit your budget.
- The financing rate you qualify for will depend on factors such as credit history, type of vehicle, and whether or not you choose automatic payment methods.
- Bayou Federal offers you a wide variety of rates and terms on new or used vehicles, with up to 100% financing available, plus terms up to 84 months.\*
- To obtain your lowest possible rate, apply for your Bayou Federal financing right now, online. If you haven't yet visited dealerships, it's ok ... we can preapprove your financing so you can shop at any dealership with confidence.
- If you have any questions or need assistance with your application, please don't hesitate to contact us.



## **CLICK HERE**

to apply now for loan preapproval

and your lowest possible rate!

225-925-9864 or 800-349-2900, option 2 E-Mail: loans@bayoufcu.org