






# REFI YOUR RIDE & DRIVE INTO SAVINGS

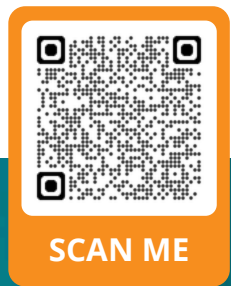
**\$250** **90 DAYS** **6.00%**  
CASH BACK<sup>1</sup> NO PAYMENTS<sup>2</sup> APR AS LOW AS<sup>3</sup>

At Suncoast, we're dedicated to helping you discover savings opportunities that can make a real difference in your financial journey. Our diverse range of services, products and member benefits are designed to simplify your finances and help you achieve your goals with ease.

**Have a high interest rate on your current auto loan?** Refinancing can unlock significant savings and financial flexibility. Consider these key benefits:

 <p><b>LOWER INTEREST RATE</b></p> <p>A lower interest rate can lead to big savings, like reduced monthly payments and less total interest paid over the life of the loan.</p>	 <p><b>MULTIPLE TERM OPTIONS</b></p> <p>Refinancing provides options to select the term that best fits with your budget or loan payoff objectives.</p>	 <p><b>INCREASE BUDGET FLEXIBILITY</b></p> <p>Lower monthly payments can free up cash for other expenses or savings and improve your debt-to-income ratio.</p>
---	--	--

**Not a Suncoast member yet?** Earn even more with a **\$100 Cash Reward** when you open a Suncoast Smart Checking account to enjoy fee-free banking. <sup>4</sup>



**Ready to accelerate towards your goals with Suncoast?**  
**As your personal banker, I'm here to guide you, let's talk!**

Maggie Duke | 727-922-5004 | [Maggie.Duke@suncoastcreditunion.com](mailto:Maggie.Duke@suncoastcreditunion.com)

Membership qualifications and account opening required for all products and services. Minimum credit or risk score may be required to qualify for products and services.

<sup>1</sup> Cash back bonus program is only available for refinances of external Auto and Harley Davidson loans not currently financed with Suncoast Credit Union (SCU). Existing loans currently financed with SCU do not qualify for this bonus program. \$250.00 credit applied to the primary borrower's Share account upon loan disbursement. Bonus is considered dividends and will be reported on IRS Form 1099-INT. Consult your tax advisor with any questions.

<sup>2</sup> First payment may be due up to 90 days from closing of the loan, certain restrictions may apply. Not all loans may qualify. Finance charges begin accruing as of the loan disbursement date. Offer not available on existing Suncoast Credit Union auto loans. All loans subject to credit approval. All credit union programs, services, rates, terms, and conditions are subject to change at any time without notice. Credit Union membership required.

<sup>3</sup> Rates effective as of 9/3/2024 as low as 6.00%. APR = Annual Percentage Rate with terms up to 72 months. For example, if you borrow \$50,000 for 72 months at 6.00 %, your monthly payment would be \$830.67. Credit and collateral subject to approval. Not all applicants will qualify for the lowest rate or longest term.

Rates and terms are based on type of loan, age of collateral, amount of loan, and creditworthiness. Rates, Terms and Offers are subject to change without notice. First payment may be due up to 90 days from application date, certain restrictions may apply. Not all loans may qualify. Finance charges begin accruing as of the loan disbursement date.

<sup>4</sup> To qualify for the \$100 reward, the participant must be over the age of 18, open a new membership and checking account, and complete qualifying ACH Direct Deposits of \$1500 or more within 90 days of account opening. Your direct deposit needs to be a recurring electronic deposit of your paycheck, pension, or government benefit (such as SSI) from your employer or the government. The reward will be deposited directly into the new member's checking account within 60 days of meeting the offer requirements. Incentive may not be combined with any other offers. Minimum deposit required for membership of \$5.00. Incentive deposit of \$100, may qualify as taxable income and a 1099INT form will be issued reporting the value of this offer. Consult your tax advisor with any questions. Offer redeemable only for new membership accounts opened as part of the Suncoast Credit Union Educators Choice program. Offer subject to change.