

# DOT CREDIT UNION NEW YEAR'S SPECIALS

Start the New Year out right with these fantastic money saving specials and **CASH REBATES!!!**

In Tallahassee, we are conveniently located in the DOT parking lot next to the entrance to Myers Park. In Lake City, we are conveniently located behind the DOT District Office, so please stop in and see us, call us toll free at 877-884-0112, or visit us on the web at [www.fldotcu.com](http://www.fldotcu.com). We have rates as low as **2.49% APR** and offer rate matching as well, so give us a call or stop by and chances are we can save you money AND lower your monthly payments too!

## **VEHICLE REFINANCE SPECIAL** **UP TO 2% LOAN RATE REDUCTION, PLUS UP TO \$250 CASH BACK**

Here's the best deal in town! Refinance your existing vehicle loan(s) you have financed with another lender and we'll not only beat your current rate by up to 2% **APR\***, PLUS we'll also give you a 1% cash rebate of the payoff balance, worth up to \$250\*\* at loan closing.

\* Subject to current credit union floor rate. Length of term based on loan amount. \*\* Minimum \$7,500 loan amount to qualify for rebate with maximum rebate of \$250.

## **SIGNATURE LOAN SPECIAL** **UP TO 2% LOAN RATE REDUCTION, PLUS UP TO \$200 CASH BACK**

Transfer an unsecured loan you have financed with another lender and we'll lower your rate up to 2%\*\* from the existing APR of the loan that you transfer, PLUS we'll give you a 1% cash rebate of the payoff balance, worth up to \$200.

\* Minimum loan amount of \$2,500 to qualify for rebate. \*\* Subject to current credit union floor rate. Length of term based on loan amount.

## **3.9% VISA BALANCE TRANSFER SPECIAL** **WITH FREE \$25 VISA GIFT CARD**

Are you carrying our Visa credit card? If not, you're missing out on a great rate along with our Scorecard Rewards program that earns you bonus points that can be exchanged for travel and merchandise. Open a new Visa credit card and balance transfer a minimum of \$2,500 and we'll give you a **\$25 Visa gift card**. New and existing members can also take advantage of our Balance Transfer Special of **3.9% APR\***. If you need an increase in your existing credit limit give us a call, but act fast as this offer ends soon!

\* Balance transfers must be made through Credit Union Loan Dept. 3.9% APR on balance transfers good for 18 months. Balance transfers can not be used to pay on existing DOTCU loans.

## **VISA DEBIT CARD**

If you're still writing checks, you're really missing the boat on our debit card rewards program. By using our debit card you can earn points for your purchases with our U-Choose rewards program, and there are no monthly usage fees associated with our cards. Also, if you open a new Visa debit card account with direct deposit, we'll give you a **\$50 Visa gift card.\***

\* Gift card will be issued after receipt of first direct deposit and 5 signature transactions.

## **NEW MEMBER SPECIAL**

If you're not a member, come on down and join and we'll waive the \$20 membership fee when you apply for a loan, credit card or debit card. Your immediate family (spouse, children, siblings, parents, grandparents, etc.) can also join and take advantage of our money saving specials and services, so be sure to pass the news on to your family so everyone can take advantage of our low loan rates and services.

Normal membership, creditworthiness and collateral requirements apply to all specials. All promotions good through April 30, 2012 and may be withdrawn at any time.