



CONCHO EDUCATORS
Federal Credit Union
School. Family. Community.

HOLIDAY & SPECIAL

**AUTO REFINANCE AS LOW
AS 3.99% APR*
FOR UP TO 72 MONTHS**

*Offer good 11/1/2025 through 12/31/2025. Loan applications must be received, approved, and funded during this period to receive the 3.99% APR offer. Offer good on loans of \$10,000 or more.

Offer valid for model year 2021 or newer vehicles. The loan is subject to prior credit history, creditworthiness, and final approval. Must join or be a member of Concho Educators Federal Credit Union. Offer subject to change/end without notice. Other restrictions apply. Call 325-944-4551 for details. 3.992 APR includes .502 loan discounts. Loan discount includes direct deposit, CL/CD, GAP and more. Inquire for more information.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency