

WE WANT TO
HELP
YOU

NEW AUTO RATES AS LOW AS

1.49%
APR*

USED AUTO RATES AS LOW AS

2.24%
APR**



REFINANCE your AUTO
and get **\$250!*****

* 1.49% Annual Percentage Rate (APR) is a fixed-rate on new auto loans financed for a maximum term of 36 months. 100% financing is not to exceed Manufacturer's Suggested Retail Price (MSRP). Other loan rates and terms are available on new autos. Applications are subject to credit approval, and actual rate is based on your credit history. All rates are subject to change without prior notice.

** 2.24% Annual Percentage Rate (APR) is a fixed-rate on used auto loans financed up to 125% of the NADA Trade Value for a maximum term of 36 months. Other loan rates and terms are available on used autos. Applications are subject to credit approval, and actual rate is based on your credit history. All rates are subject to change without prior notice.

*** Members who refinance an existing auto loan of at least \$10,000 from another institution will receive \$250 deposited into their savings account. First payment will be due 90 days from the time of refinance, and interest will continue to accrue during the 90 day period. Auto value will be based on NADA Trade Value. This offer is available January 1st thru February 29th, 2012 and cannot be combined with any other offers.



Educational Systems
Federal Credit Union

Serving the Education Community®

www.esfcu.org • 301.779.8500 • 800.356.6660

Locations & Hours to serve **you**

BRANCH LOCATIONS

BOWIE

Duvall Village Shopping Center
4801 Glenn Dale Road
Bowie, MD

CALIFORNIA

San Souci Plaza
22599-122 MacArthur Blvd.
California, MD

GREENBELT

Maryland Trade Center One
7500 Greenway Center Drive, Suite 140
Greenbelt, MD

PRINCE FREDERICK

Manning Building
165 Main Street, Suite 90
Prince Frederick, MD

UPPER MARLBORO

Washington Plaza One
8903 Presidential Pkwy., Suite 100
Upper Marlboro, MD

WALDORF

Smallwood Village Center
169 A Smallwood Village Center
Waldorf, MD

HOURS OF OPERATION

LOBBY:

Monday-Thursday	9:00 a.m. - 5:00 p.m.
Friday	9:00 a.m. - 6:00 p.m.
Saturday	9:00 a.m. - 1:00 p.m.

DRIVE THRU:

Bowie Branch	
Monday-Friday	8:00 a.m. - 7:00 p.m.
Saturday	9:00 a.m. - 1:00 p.m.

ATMs:

24-Hour ATMs located at all of our branch locations. Additionally, there is an ATM also located at:

Charles County Board of Education
5980 Radio Station Road, La Plata, MD
Monday-Friday 8:00 a.m. - 4:00 p.m.

Prince George's Community College
Largo Student Center
301 Largo Road, Largo, MD
Monday-Friday 8:00 a.m. - 10:00 p.m.

Drive-Up ATM:

Waldorf Branch Parking Lot 24/7

Our other services include: Free Online Banking & BillPayer, eStatements, Mobile Banking, Money Market Accounts, Share Certificates & IRAs, Competitive Loans & more...

MEMBERSHIP ELIGIBILITY: Employees, students, as well as their parents and immediate family members, of Prince George's, Charles, Calvert and St. Mary's County Public Schools, Prince George's Community College (PGCC), PGCC Alumni and the College of Southern Maryland are eligible to become members. Employees of Talbot County Public Schools, individuals who live or work in St. Mary's County and their immediate family members may also join Educational Systems FCU. Please check our website at www.esfcu.org for a list of eligible immediate family members, other schools, employers and groups.