



# AUTO LOANS - NEW & USED

GET MORE THAN YOU EXPECT

**2.99 %**  
**RATE\***

**3.12 %**  
**RATE\***

- Purchase or Refinance
- Up to 100% of purchase price (new or used)

\*The annual percentage rate (APR) is effective 3-17-15 and subject to change without notice. APR may vary depending upon the loan term selected and your individual credit history. Sample APR is based on a new auto purchase financing of \$20,000, including a \$60 loan fee for 60 months, with scheduled monthly payments of \$359.28 automatically deducted from an F&M Bank checking account (interest rate increases by 0.75% without automatic deduction) and assumes a minimum credit bureau score of 700. Financing available up to 100% of the vehicle purchase price, including license, tax, and warranty amounts. Other attractive rates available for lower credit bureau scores and/or longer loan terms. Ask us for complete program details. Restrictions may apply.

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