

A quarterly publication exclusively for our Credit Union Partners.

Small rates but... **BIG** savings!

Whether it's your first auto loan or your 10th, we can help with a low-rate vehicle loan. With rates as low as **2.49%APR***, you're sure to save **BIG!** Give us a call to get pre-approved first and we'll give you the power of a cash buyer.

Our low rates don't just apply to new vehicles. Refinance your current vehicle and put extra money in your pocket. Financing is our specialty, and we do it best and at a lower rate.

So whether your dream is a new 2012 gas-efficient compact, SUV, truck or minivan or whether your dream is to just save money by refinancing, let us help. Apply today!

Call (804) 748-9488
Click www.argentcu.org
Visit One of our 4 locations

*APR = annual percentage rate. Rate based on credit qualifications and other restrictions may apply. Not all members will qualify for this rate. Rate includes all possible discounts. For example: 2.49% APR would equal a payment of \$21.91 per \$1,000 borrowed for 48 months. Additional rates and terms available.



**Right now, shift your auto loan to us
and save or we'll pay you \$50!!!***

Simply shift your loan over to us and we'll beat your current rate or lower your monthly payment. If we can't, we'll give you \$50 - guaranteed. In addition, shift your auto loan over to us by November 30th and make no payments for 90 days.**

*Vehicles currently financed with Argent Credit Union do not qualify. Visit our website, www.argentcu.org for complete terms & conditions.

**Interest will continue to accrue from the date of contract.

We've Got the Dough You Need

We have an irresistible deal for you. Let us sweeten your holidays with a loan as low as **7.49% APR.*** Whether it's to help purchase those holiday gifts, take that winter vacation or to spruce up your home for visiting family, let us ease the stress with a holiday loan. Call **(804) 748-9488** or apply online today at **www.argentcu.org** and let us add a splash of green to your holiday season.

*APR = annual percentage rate. Rate based on credit qualifications and other restrictions may apply. Not all members will qualify for this rate. Rate includes all possible discounts. For example: \$1,000 financed over 24 months at 7.49% APR would equal a payment of \$45 per month. Additional rates and terms available. Offer ends 12/31/11.



Invite Your Family to Join

Membership at Argent Credit Union is open to the community and we want you to help us spread the news. Everyone in the Greater Richmond area is invited to join Argent Credit Union and enjoy our great benefits!

- Low rates on auto, home, credit cards and signature loans!
- FREE checking with **no strings attached!**
- FREE convenience services that help save time and money!
- Youth and teen accounts!
- Friendly, knowledgeable staff!



During the month of October, refer a new member. When they join and open a checking account, both your name and theirs will be entered in a drawing to win \$250 each!* If you are not a member, now is the time to join and refer someone too!

Hurry, time is running out. This great offer comes to an end on October 31st!

To obtain full Official Rules, go to www.argentcu.org PURCHASE OR ACCOUNT OPENING IS NOT NECESSARY AND WON'T INCREASE CHANCES OF WINNING. Open to U.S. residents (excluding Puerto Rico) 18 years or older. Employees of Argent Credit Union (and their families and households) are ineligible. Sweepstakes ends 10/31/11. To enter, print your first and last name, complete address, city, state, zip code, and daytime telephone number, date of birth, and email address (if available) on a 3 x 5 inch card. Place in an envelope, affix first-class postage, and send to Argent Credit Union, Attn: Marketing, P.O. Box 72, Chesterfield, VA 23832. Two members will be awarded \$250 each. Only one drawing. Conditions and restrictions apply. VOID IN PUERTO RICO AND WHERE PROHIBITED.

New website coming. Stay tuned...

Holiday Closings

Veteran's Day: Friday, November 11th
Thanksgiving Day: Thursday, November 24th
Christmas (observed): Monday, December 26th
New Year's (observed): Monday, January 2, 2012



ARGENTSM
CREDIT UNION
Money. For Life.



Federally Insured
by NCUA.