

# Declare Your Independence from High Rates!

Open a new money secured loan of \$10,000 or more for a 36 month term and your rate could be as low as **2.50%\*** !

Offer available from June 15, 2026 to July 31, 2026.



## Eligible loan types:

- **New/Used Autos**
- **Boats**
- **Motorcycles**
- **Travel Trailers/5th Wheels**
- **Home Equity**

**Longer terms are available and have discounted rates!**

**Call Dannielle or Cheryl @ 402.467.1102 to apply today!**

**Looking for a term longer than 36 months? You can receive up to a 1% discount\* for secured new money loans of \$10,000 or more for terms exceeding 36 months!**

**SPIRIT OF AMERICA**  
FEDERAL CREDIT UNION



325 North 52nd St  
Lincoln NE 68504  
[Spiritofamericafcu.org](http://Spiritofamericafcu.org)

\*Annual Percentage Rate. Floor rates are in place and your rate cannot be below the floor rate. Floor rate as of June 1, 2026 is 2.50% for well qualified applicants. Payment per \$1,000 at 2.50% is \$28.87. For vehicles over 100,000 miles the interest rate increases by 1.00%. Floor rate will vary depending on credit score and may be higher. All loans subject to approval. Rates, terms and conditions subject to change and vary based on creditworthiness, qualifications and collateral conditions. New money loans only. Minimum loan amount is \$10,000. Offer excludes all loans already financed at the Credit Union; share/certificate pledged loans; credit cards; and overdraft protection. Cannot be combined with any other offer (exclusion is "Wooden Nickel" from 2026 Annual Meeting attendees for loan terms exceeding 36 months). For members financing over 36 months with the minimum \$10,000 new money loan, you will receive a .50% discount off of our current rates for up to a 1% discount off of our current rates. The total 1% discount includes the .50% discount and the member relation discounts of .25% for having a current loan with Spirit of America and .25% discount for automatic payment. The first payment due date may be extended up to 90 days from the date of funding for qualified loans. Interest accrues from the date of funding. Offer available from June 15 to July 31, 2026.

*Proudly serving Military, Federal, Postal Employees and their families.*



EQUAL HOUSING  
LENDER