

**COLD WEATHER  
HOT DEAL...  
CAR LOANS**

**AS LOW AS  
3.0% APR**  
NEW, USED or REFINANCED

**HEALTHCARE  
FIRST CREDIT UNION**

NCUA  
EQUAL HOUSING LENDER  
CALL FOR DETAILS

**Call and talk to any of our friendly Staffers . . .  
They will be happy to tell you what great deals  
are available to help you get in to a newer vehicle  
right now during these cold, wintery days.**

**And don't forget, you can also earn an extra  
1/2% off the rate if you get preapproved.**

**Check it out soon . . . Cause it's just like winter . . .  
Just can't tell how long it will last.**

