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BUY or REFINANCE your new / used car with Kemba Get ½ off our interest rates** Rates as low as 1.50% APR*

Now through March 2014^{*}

IT'S FAST AND EASY. USE SAVINGS FOR

- Dream Vacation
- Paying off Credit Cards
- Monthly Expenses



Lowest Rates of the Year

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at **KEMBA**

If you don't have your car loan with KEMBA, you can

Refinance^{**} with KEMBA today and SAVE up to \$5,000, WOW! Rates as low as 1.50% APR*

> Call Paulette today for this limited time offer 1.888.725.3622 Ext. 222

Encourage your Family members to join KEMBA and immediately qualify^{*} for these 2 promotions!

Visit us at

KEMBA Delta FCU • 4095 American Way, Suite 10



Memphis, TN 38118

www.kembadelta.org 1.888.725.3622 or 1.901.795.9055

*Subject to credit approval for qualified borrowers. Other restrictions may apply. **Does not apply to existing KEMBA loans (promotion for new business only).