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* Loan subject to credit review. Members must be in good standing with <variable> to receive this personal or debt consolidation loan offer. Loan must be funded by <XX/XX/XX> and be < <\$X XXX> to qualify for the incentive. <\$XX> cash back (maximum amount to be earned) will be deposited into your account 2-3 weeks after the offer period concludes. Funds earned are considered interest income and may be reported as such on IRS Form 1099-NT. Offer subject to change or be discontinued at any time without notice. See credit union for full details.

** <XXX%> APR (Annual Percentage Rate) advertised "as low as" and includes a discount of <XXXX%> for automatic payments for the life of the loan. Rate may vary based on applicant's credit worthiness and loan term. Rates current as of <XXXX/XX> and are subject to change at any time. The maximum interest rate is <XXXX%> APR. Example: \$X,XXX loan for XX months at XXX% APR has a total cost of \$X,XXX vover the full term.