



If you're thinking of buying a vehicle, this Autumn is the perfect time to make your move. Shiny new vehicles are arriving at the dealerships, rebate offers are everywhere, and AltaOne has money-saving financing!

*You'll enjoy:*

- *A great low rate*
- *100% financing*
- *Affordable terms*
- *Fast, friendly, local service*

If you have questions, call a Member Service Representative at **(760) 371-7000** or **(800) 433-9727**.

Premier Rates  
As low as

**4.49% APR\***

*An open door to the open road...*

**CALL, CLICK or VISIT to APPLY!**

- *P.A.L.<sup>SM</sup> (Phone-a-Loan): (760) 371-PALS or (800) 650-9852*
- *Member Services: (760) 371-7000 or (800) 433-9727*
- *WebLOAN (through PCU online banking): [www.AltaOne.org](http://www.AltaOne.org)*
- *Visit your nearest branch*

Rate effective 10/21/05 through 12/5/05. A.P.R. = Annual Percentage Rate. Premier rate is as low as 4.49% for up to 84 month term. Monthly payment at 4.49% A.P.R. with 84 month term is \$XX.XX per \$1,000. Premier rate applies to purchase or refinance of new or used vehicles, 2004 and newer. Maximum financing may vary and rates are as low as the Premier Rate. Your rate may be higher or lower based on your individual credit profile. Terms available up to 84 months with minimum purchase price of \$30,000; up to 72 months with minimum purchase price of \$20,000. All rates and policies are subject to change without notice. Other rates and terms are available.



Boron 27055 Twenty Mule Team Rd. **(760) 762-5650**  
M-F 9-5

California City 7107-C California City Blvd. **(760) 373-8472**  
M-Th 9-5, F 9:30-5:30

**(800) 433-9727**  
[www.AltaOne.org](http://www.AltaOne.org)

**AltaOne**  
FEDERAL CREDIT UNION