

# L'Oréal USA

## Federal Credit Union Newsletter

Spring 2010

**L'Oréal USA  
Federal Credit Union**

30 L'Oréal Way  
Clark, NJ 07066

Phone 732-499-6679

Fax 732-574-9148

PAL 732-499-2837

Monday thru Friday  
9AM-5PM

**Maybelline Branch**  
N. Little Rock, AR

Phone 501-955-8815

Fax 501-955-8813

Monday 12 - 4  
Wednesday 6 -12  
Friday 10 - 4

Report a Lost or Stolen  
ATM Card:  
**1-800-523-4175**

### Holiday Schedule

The following days the Credit  
Union will be closed:

Memorial Day  
May 31, 2010

[www.lorealusafcu.com](http://www.lorealusafcu.com)

On Facebook:  
L'Oréal Usafcu

## 3.99% APR Auto Loan Sale

Why not Spring into Spring with a new car financed by the L'Oréal USA FCU. You can borrow at rates as low as 3.99% for up to 3 years with 10% down. We also offer you a very low rate for longer term loans for new cars of only 4.99% APR for 4-6 year loans. In addition, if you are a Premier Member you can get an additional discount of .10% off your loan. It costs nothing to be a Premier Member just have your net pay direct deposited to the Credit Union.

Rates on pre owned cars start at only 6.25% APR. We can take your application over the phone, you can apply on our website, or you can fax your application to the Credit Union.

Additional ways we can help you save money:

**Buyer's Edge Buying Service** – do you like to negotiate with car dealers? Most of our members would rather have a root canal then going from dealer to dealer trying to negotiate the best price. We have a great free buying service that allows you to make a telephone call and get the best pre negotiated low price from a local dealer without haggling. You at least owe it to yourself to call our buying service to determine their price and compare it with the lowest price you have found. In most cases our buying service dealer will offer you the best deal. Call us and we'll give you the telephone number of our buying service. With probably the second biggest purchase you will make you owe it to yourself to check our buying service's price before committing to purchase a vehicle.

**Free CarFax** – When you purchase or are interested in purchasing a used auto, the Credit Union will provide a free CarFax for you.

**Pre-Approval** – we can very quickly pre approve you before you go car shopping for the car of your dreams at a great interest rate as well as excellent terms.

**Extended Warranty Coverage** – we can save you a ton of money on Extended Warranty Coverage for your vehicle by buying it from the Credit Union. Just call with the make and model of your vehicle and we would be happy to show you how much money you will save. We have saved some members over the \$1,000 by making a simple call to the Credit Union

**Gap Insurance Coverage** – is also available at prices way below what the dealers charge.

**Auto Insurance** – we can also help you save money on your vehicle insurance with our Group Buying price with Liberty Mutual Insurance Company. You can also enjoy the convenience of having your monthly payments coming out of your L'Oréal checking account.

**Convenient Loan Repayment** - also enjoy the convenience of having your monthly loan payment coming out of your L'Oréal checking account each month automatically.

Let us help you purchase your dream vehicle at the best possible price as well as purchasing low cost Extended Warranty Coverage and Gap Insurance. Use your Credit Union for all it's worth. It's where you belong. Call Mary or Karishma at 732-499-6679. We would love to help you purchase the vehicle of your dreams at the lowest possible cost.







