

Find a Better Rate Somewhere Else? Let Us Know, We'll Do What We Can to Beat It!

Get the Lowest Possible Rate Along with the Benefits of P&S Membership, with our **Best Rate Guarantee!**



P&S Credit Union has great rates compared to other financial institutions. However, we understand that occasionally members receive offers from dealers or other financial institutions that may pull your loans away from P&S Credit Union. So that's why we're excited to offer our Best Rate Guarantee! We'll do what we can to match (and in many cases even beat!*) outside rates and/or terms, so that we can help you keep your loan with P&S Credit Union.

We match rates under the following conditions:

- Rates and terms need to be verifiable and you must provide documentation containing the conditions of the offer.
- The rate must be from an institution other than P&S.

Know that you got the best possible financing available!



Apply Today!

PANDSCU.org | (801) 973-0575 | 2250 S. Redwood Rd., Ste. 6, Salt Lake City, UT.

It's a Win-Win!

As a member-owner of P&S Credit Union, the interest income we earn on your loan is returned back to you in the form of higher savings rates, lower fees, more free services, and low loan rates.

Already Financed Elsewhere?

No problem! Contact the Credit Union to discuss your options. We'll try to match your rate and terms, or see if we can't get you an even better deal! And that way you get to keep all your financial transactions with the credit union, "Where People & Service Matter!"



*APR = Annual Percentage Rate. Existing P&S Credit Union loans do not qualify. P&S offers a range of base rates and discounts that are subject to credit qualification. Regardless of discount offerings, no approved rate will be lower than our floor rate of 1.59% APR for Auto Loans and 2.74% for RV Loans. Rates, terms and conditions are subject to change without notice.