

GET INTO THE MICHIGAN FIRST LOAN ZONE

- No payments until February^{***}
- Preview sale vehicles at **MichiganFirstCars.com**
- All pre-owned cars come with a 2-month/3,000 mile warranty!
Extended warranties available.

PLUS!

Receive this **FREE** just for getting pre-approved: oil and filter change, tire rotation, and safety inspection.^{****}

For complete event details or to apply 24/7, call **866-933-6333** or visit **MichiganFirstCars.com**

SALE DAYS
Friday, November 6 (8:30 a.m.-6 p.m.)
Saturday, November 7 (10 a.m.-3 p.m.)
Arrive early for the best selection!

PRE-APPROVAL DAYS
Now through November 5
Get Pre-Approved Today!
Ask about your free gift for pre-approval!

DON'T MISS OUT. GET PRE-APPROVED TODAY!
And drive off with a great new vehicle.

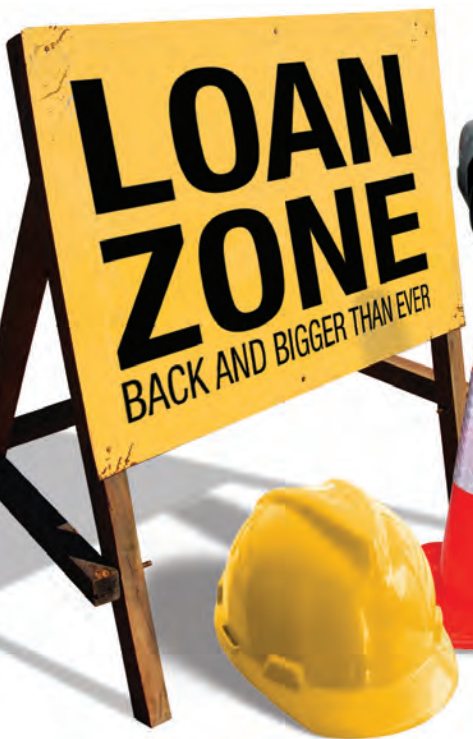


**INCLUDES GREAT
CARS UNDER \$10,000**

Friday, November 6 | Saturday, November 7



The only place to do your banking!



GETTING INTO A GREAT LOAN AND A GREAT VEHICLE IS EASY:

Get pre-approved for financing with Michigan First until November 5

<u>In Person</u>	<u>By Phone 24/7</u>	<u>Online 24/7</u>
At your nearest Michigan First branch	866-933-6333	MichiganFirstCars.com

Be sure to pass along this information to friends and family members because everyone is welcome!**



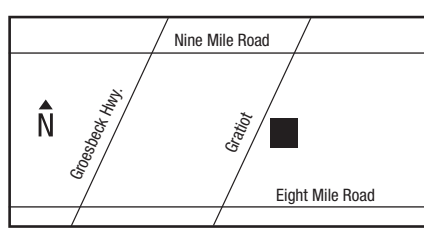
Stop by the Loan Zone Event at Michigan First on November 6 and 7 to choose from a great selection of cars



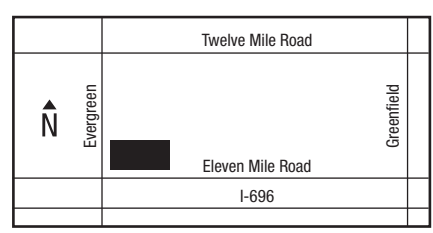
Drive off with no payments due until February!***

Payments on a \$10,000 loan start as low as \$189 per month* No down payment required.

Now at Two Michigan First Locations!



Michigan First Gratiot Branch
21650 Gratiot, Eastpointe



Michigan First Evergreen Branch
27000 Evergreen Road, Lathrup Village

Vehicles pictured are representative – similar vehicles will be available at sale. *Subject to credit approval. Repayment example based on 60 monthly payments at 4.99% Annual Percentage Rate (APR) on final pricing for \$10,000 vehicle, including sales tax, title and other applicable fees (List price approximately \$9,300). APR based on credit score and subject to change. The better the credit, the better the rate. Monthly payments will vary depending on vehicle price, terms and APR. ****No purchase necessary to receive free gift. To qualify for free gift, must get pre-approved with Michigan First prior to November 6, 2009; and must pick up approval voucher at vehicle sale during sale hours, then speak to a sales representative. Membership is part of application process. \$10 minimum balance required. All offers subject to change without notice. ***First payment must be received by February 7, 2010. Interest will continue to accrue during no payment period. This will result in minimal or no principal reduction when payments start. **Membership restrictions apply. See Credit Union for details. Michigan First Credit Union is federally insured by NCUA.