



TAKE ADVANTAGE OF HEMA'S LOW LOAN RATES!

NEW AUTO LOANS

Starting at 2.90% APR* with 20% down or 3.90% APR* for 100% financing

USED AUTO LOANS

Starting at 3.90% APR* with 20% down or 4.90% APR* for 100% financing

BILL CONSOLIDATION & SIGNATURE LOANS

Starting at 7.90% APR*

CALL TODAY FOR AN APPLICATION
301-588-1860

NOT A MEMBER?
JOIN & APPLY FOR A LOAN TODAY!

**Annual Percentage Rate is based on an evaluation of applicant's credit. Some members will not qualify. Your actual rate may vary. All rates and terms subject to change without notice.*