



# First Time Auto Loan Program



YS FEDERAL  
CREDIT UNION

**Are you looking for your first auto loan and do not have a cosigner or much credit? We can help if you have been employed for the past 18 months (at least the last 6 months with the same employer).**

**Location | Numbers | Hours**

217 Xenia Avenue  
Yellow Springs, Ohio 45387

Office: (937) 767-7377  
Fax: (937) 767-2302

OFFICE HOURS:  
Monday thru Thursday 9 a.m. - 5 p.m.  
Friday 9 a.m. - 6 p.m.  
Saturday 9 a.m. - 12 noon  
CU@nline - Online banking at  
[www.YSCU.org](http://www.YSCU.org) (all day, every day)

YSCU's First Time Auto Loan Program gives you a break from the strings that are usually attached to qualifying for your first auto loan. Let your work experience and excitement to build credit qualify you for your loan on your own.

**Great rates, same day loan  
decisions, no application fees...  
Apply today!**