

# Rise Above

## **your credit score**



## ASK FOR OUR **WISE CHOICE** AUTO LOAN.

Up to **40%** lower payments  
than traditional financing.\*

Wise Choice Auto Financing is an auto loan that works for you! Like a lease, Auto Smart Auto Loan payments are considerably lower than conventional financing.

Yet, unlike leasing, you own the vehicle and have all of the flexibility and benefits that come with vehicle ownership!\*

**Apply  
today!**  
Online 24/7



**Northwoods**  
**CREDIT UNION**

**Offices in Cloquet • Floodwood • Moose Lake**

**[www.northwoodscu.org](http://www.northwoodscu.org)  
1-888-458-0975**

**Main Office: 1702 Avenue B  
Cloquet MN 55720**

\*Subject to credit approval. Valid toward vehicles that are 5 years old or newer. Subject to mileage restrictions. This is a balloon lending program and various terms and rates are available. Contact us for complete details. Federally insured by NCUA. Membership eligibility required.