



**• Low cost car loan**

**• 90 days to find the car you want**

**• Car is not collateral for loan**

- 10.75% Annual Percentage Rate whether you borrow \$1000 or \$7000.
- Rate guaranteed for 3 months. Gives you time to find the right car.
- You own the car immediately. The new or used car you buy is not collateral for the loan.
- Up to 48 months to repay new car loans for amounts of \$2,500 or more.
- Apply here. Fill in application, send it in. We'll send letter of approval to you. Letter good at any branch. Exchange it for check to the car dealer for the car you want.
- If you know the car you want now and how much you need to borrow, call us at 263-4326 now and we'll get back to you fast.
- If for any reason we can't approve the loan, we'll tell you.

Please mail the signed completed application to: **Central Trust Company**  
 Personal Banking Department  
 P.O. Box 1574  
 Rochester, New York 14603

**CENTRACAR RATE CHART**  
 ANNUAL PERCENTAGE RATE 10.75% Up to 48 months to repay on New Cars only

Loan Request	Number of Monthly Payments	Amount of Monthly Payment	*Life Insurance Premium	*Accident & Sickness Ins. Prem.	Amount Financed	FINANCE CHARGE	Total of Payments
\$3,000	36	\$102.36	\$ 44.59	\$ 93.60	\$3,138.19	\$ 546.77	\$3,684.96
\$3,000	48**	81.52	61.82	107.22	3,169.04	743.92	3,912.96
\$5,000	36	170.61	74.32	156.01	5,230.93	911.63	6,141.96
\$5,000	48**	135.86	103.04	178.68	5,281.72	1,239.56	6,521.28

\*Credit Life & Accident Sickness Insurances are optional and not required as a condition for loan approval.  
 \*\*For new cars only.

**All the banks there are.**

**Central Trust** A Charter New York Bank  
 Member FDIC



**CENTRACAR**

**Purpose of Loan** \_\_\_\_\_ **Amount** \_\_\_\_\_ **No. of Months** \_\_\_\_\_

**YOU PLEASE PRINT**

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Years There \_\_\_\_\_  
 Home Address \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Name of Nearest Relative (not living with you) \_\_\_\_\_ Relationship \_\_\_\_\_  
 Phone \_\_\_\_\_ No. of Dependents \_\_\_\_\_ Date of Birth \_\_\_\_\_ Address \_\_\_\_\_

**YOUR HOME** Own \_\_\_\_\_ Rent \_\_\_\_\_ Mo. Rent or Mig. Payment \$ \_\_\_\_\_ Mortgage Bal. \$ \_\_\_\_\_  
 Name of Landlord or Mig Co \_\_\_\_\_ Address \_\_\_\_\_

**YOUR INCOME**

Employer's Firm Name & Address \_\_\_\_\_ Previous Employer & Address \_\_\_\_\_  
 Gross Salary \_\_\_\_\_ Position \_\_\_\_\_ Years There \_\_\_\_\_  
 Week \$ \_\_\_\_\_ Month \$ \_\_\_\_\_  
 You are not required to disclose income from alimony, child support, or separate maintenance payments

**YOUR BANK** Name of Bank \_\_\_\_\_  
 Checking Account No \_\_\_\_\_ Savings Account No \_\_\_\_\_  
 Other Source of Income \_\_\_\_\_ Bus Phone \_\_\_\_\_  
 Yearly Total \_\_\_\_\_

**YOUR CREDIT** Debts Include Bank, Auto, Finance Company Loans, Department Stores, Etc. Also List All Non-Court Ordered And/Or Court Ordered Payments You Must Make For Alimony, Child Support, Also Any Judgments, Liens And Bankruptcies  
 Name & Address \_\_\_\_\_ Acct No \_\_\_\_\_ Mo Payment \_\_\_\_\_ Balance \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Please List All Other Debts On Separate Piece of Paper And Attach \_\_\_\_\_

The undersigned certifies the above information is true and correct and is for the purpose of obtaining credit. The bank is hereby authorized to obtain any information required concerning the statements in this application which shall remain the property of the bank.

Signature \_\_\_\_\_ Date \_\_\_\_\_