

If you have balances on other credit cards or loans, chances are you're paying too much. Consolidate them today!

- Get 0.60% APR for the first 6 billing cycles.
- Enjoy no balance transfer fees
- Hurry! Offer ends October 31, 2016
- [See more](#) ►

Refinance your vehicle loan from another lender

Is your vehicle loan financed elsewhere? Move your auto loan to Sandia Area for low rates that could save you money over the life of your loan.

- Rates as low as 1.60% APR²
- Get a \$60 gas card when your loan closes³
- Enjoy 90 days no payment⁴
- Hurry! Offer ends October 31, 2016

Free Checking. No hoops to jump through.

When we say free checking we really mean free checking. You'll enjoy no monthly maintenance fees, no minimum balance requirements, free online and mobile banking, and more! Plus, for a limited time only:

- Get a \$60 dividend when you open your new free checking account⁵
- Hurry! Offer ends October 31, 2016
- [More](#) ►

1.Accounts subject to credit approval. [See credit card disclosure](#) for rate, fee, and other cost information. Balances transferred to your Sandia Area MasterCard® cannot not exceed the available balance on your Sandia Area credit line. 2.APR= Annual Percentage Rate of 1.60% for 48 month terms. 'As low as" assumes excellent credit history. Actual APR charged is based on credit history. 3. Interest continues to accrue during deferral period.4.Gas card available upon closing for loans of \$5,000 or more.5. Checking accounts are subject to qualification. \$60 dividend is limited to the first 60 new checking accounts opened during the month of October. To qualify for your \$60 dividend, you must open a new Sandia Area checking account with in initial deposit of at least \$25 (currently not on deposit and not including the bonus dividend), sign up for a qualifying direct deposit and order a Sandia Area debit MasterCard. The bonus dividend will be credited to your new checking account within 60 days after initial qualification.

hoops to get
free checking?

OPEN YOUR
ACCOUNT
ONLINE ►