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Offer expires November 30, 2018. Some restrictions may apply. WNB Financial checking account and automatic payments from the WNB Financial checking account required. Subject to credit approval. Annual Percentage Rate of 3.99% is based on a loan amount of \$20,000 for 36 months, 2019-2016 model vehicles, 20% down, credit score in excess of 680, interest rate of 3.87%. Monthly payments would be \$590.38. Rates vary and are subject to change. Rates do not apply to refinance of existing WNB loans. Other rates may apply for older vehicles. Ask a Personal Banker for details.