Passion
Honor
Integrity
Sportsmanship
Pride
Constitution and Bylaws Revisions
During their meeting on Friday, January 26, 2018, the PGA Board of Directors made four changes to the PGA Constitution and Bylaws:

- Modified the Eligible Employment Regulation in regard to the number of hours, from 36 hour to 30 hours a dual profession employed PGA Member must work on average in order to be considered eligibly employed. (APPENDIX A MEMBERSHIP MATTERS, ARTICLE V, Section 1):
  a. Employment must be in an area required by their classification and must average at least 30 hours a week for the entire season. The length of the season is determined by the Section.

- Modified the definition of Life Member to remove the loophole that allowed some eligibly employed Members to be classified as Life Member. (APPENDIX A MEMBERSHIP MATTERS, ARTICLE V, Section 2):
  a. Life Members, defined as Members who have held a minimum of 20 years in an Active Classification (whether continuous or not) and who do not otherwise, based on current employment status, qualify for an Active Classification, may elect to classify as either:
    (i) Life Member-Active; or
    (ii) Life Member-Retired

- Modified the term Inactive to Reserve. (APPENDIX A MEMBERSHIP MATTERS, ARTICLE V, Section 2 and throughout) Therefore, the Inactive classification will now be known as the Reserve classification.

- Modified the term Apprentice(s) to Associate(s). (APPENDIX A MEMBERSHIP MATTERS, ARTICLE III and throughout) Therefore, Apprentices will now be referred to PGA Associate(s). Along with this, PGA Golf Management University Students will now be referred to as PGA Student. Both of these changes align with the PGA Lifelong Learning Strategy.

All of the above changes were recommended by Education, Employment and/or Membership Committees. An implementation plan is being developed in order for all areas that are affected by the above changes to be updated accordingly.

Candidates for PGA Secretary Election November 2018
The first two PGA Super Regional Meetings are being held in Atlanta this week, with the final two being held in Houston in mid-March. As a reminder Candidates will be provided with the opportunity to contact Section Delegates subsequent to the conclusion of the Super Regional Meetings via digital face-to-face meetings with Section Delegates and Section Executive Directors through services such as Skype, Face Time or similar services. This additional method of communication has been approved by the PGA Board of Directors due to the decision of not holding the Fall Conference of Leaders, which was consistent with the rules applicable to the 2014 and 2016 election guidelines. Notwithstanding the foregoing, time will be allocated at the 2018 Annual Meeting with enhanced opportunities for the candidates to communicate with the Delegates. The time set aside will offer candidates the opportunity to have additional face-to-face communication with voting Delegates leading up to the election during the Annual Meeting.

Information on the Candidates can be found at:
https://www.pga.org/articles/meet-candidates

Online Complimentary Member Business Center Videos
Members who may still need to earn MSR credits will currently find the videos from the 2017 PGA Merchandise Show available at https://www.pga.org/articles/complimentary-online-videos-pga-required-msr-credit. By mid/late March the 2018 videos from the 2018 PGA Merchandise Show will be made available. By watching the videos and passing the assessment test, the MSR credits earned will be posted to the PGA Required category.

There is Still Time to Complete the 2018 PGA Compensation Survey
The deadline to complete this year’s PGA Golf Professional Compensation Survey is March 31, 2018. Completing this survey helps to ensure that one of our Association's most powerful employment tools remains effective for PGA Professionals.

PGA members who complete the survey by the deadline can receive up to two (2) Member Service Requirement (MSR) credits.

**A maximum of eight MSR credits can be earned in one cycle year for completing National/Section Surveys.

Section’s participation is key to ensuring the compensation information is valid and meaningful. Support of this important PGA initiative is greatly appreciated.

2018 PGA Merchandise Show Related MSR Credits
The data files are currently being compiled from all the scans that were captured for the many activities that took place between Sunday, January 21 – Friday, January 26, 2018 and re-formatted for PGA’s use in posting the appropriate MSR credit. The goal is to have all Show related MSR postings completed by the end of February.
10-Event Tournament Rule Changed by Board of Directors

Members Starting January 2019, the number of “Professional Tours” that a PGA member may participate in and still remain eligible to compete in PGA Member Championships will be reduced from 10 events down to 8 Professional Tour events. Starting this reduction in January of 2019 will allow all PGA members the opportunity to plan their “Professional Tour” playing schedules now in order to remain eligible to compete in PGA Member Championships.

The reasons for the reduction over the years are there are significantly more Tours now that allow players to participate and from which they may possibly make a living. In addition, the PGA Professional Championship Champion receives exemptions into 6 PGA Tour events and that would allow the current Champion the opportunity to compete in an additional two Professional Tour events which may be a PGA Tour event or Web.com Tour event in their home Section. The 8 “Professional Tour” events exclude the PGA Championship, which the current PGA Professional Champion earns an exemption for, the Senior PGA Championship, Women’s PGA Championship, US Open, Senior US Open and Women’s US Open.

The PGA Tournament Committee does not feel that it is reasonable for a PGA Member to take off more than 8 weeks from their primary employment to participate in “Professional Tour” events in addition to any Section events in which they may also choose to participate.

PGA LEAD Inaugural Class Graduates

Congress to the Inaugural class of PGA LEAD who culminated their two year leadership program in December 2017. The PGA LEAD initiative is designed to identify and progress PGA Members along a guided path towards volunteer leadership roles within the Association at the Chapter, Section and National levels. The two year program was launched in 2016 with the goal of establishing a deep bench of diverse PGA Professionals who aspire to ascends through the volunteer ranks of the PGA of America and make an impact of the non-profit boards in their communities.

The PGA LEAD class of 2016-2017 include: Kori Doring, PGA, Earl Cooper, PGA, Jabir Bilal, PGA, Michelle Murphy, PGA, Ryan Reynolds, PGA, Josue Reyes, PGA, Archer Logan, PGA, Dawn Neujahr, PGA, Alice Plain, PGA, Megan Padua, PGA/LPGA, Robert Respicio, PGA, Jorge Diaz, PGA, Anthony Stepney, PGA, Howie Pruitt, PGA, and Jeffrey Gutierrez, PGA

The PGA LEAD class of 2018 is starting their second year and the new class of PGA LEAD of 2019 met for the first time at the PGA Merchandise Show.
Introducing Your New PGA Discount Program, PerkSpot!
The PGA PerkSpot site is one that is very user friendly and requires just a few steps and minimal personal information to register. Once registered, you will have the ability to access thousands of discounts from national and local merchants and customize your experience including selecting categories of interest ranging from food, health & wellness, electronics and hotels & travel.

If you have any questions please contact PerkSpot’s Customer Service team at cs@perkspot.com or 866-606-6057.

Welcome to Your PGA Discount Program

Exclusive Discounts from Your Favorite Brands
30,000 National and Local Offers
Designed for Your Device of Choice

Start by signing up or logging in at pga.perkspot.com

Access at work, home, or on the go and browse thousands of discounts!

Keep an eye out for new featured discounts in your weekly email.

Get Started Today!
pga.perkspot.com
2018 PGA OF AMERICA SCHEDULE

AS OF NOVEMBER 28, 2017

PGA WINTER CHAMPIONSHIPS
November 25 – 28
PGA Golf Club, Port St. Lucie, Florida

QUARTER CENTURY CHAMPIONSHIP
January 4 – 5
Course: Wanamaker/Ryder

SENIOR STROKE PLAY CHAMPIONSHIP
January 7 – 8
Course: Wanamaker/Ryder

SENIOR-JUNIOR TEAM CHAMPIONSHIP
January 14 – 17
Course: Wanamaker/Ryder/Dye

FOUR-BALL STABLEFORD TEAM CHAMPIONSHIP
January 28 – 30
Course: Wanamaker/Dye

WOMEN’S STROKE PLAY CHAMPIONSHIP
February 4 – 6
Course: Wanamaker/Ryder

STROKE PLAY CHAMPIONSHIP
February 4 – 6
Course: Wanamaker/Ryder

PGA GLOBAL YOUTH & FAMILY SUMMIT
January 21 – 22
Orange County Convention Center
Orlando, Florida

65TH PGA MERCHANDISE SHOW
January 23 – 26
Orange County Convention Center
Orlando, Florida

32ND PGA MINORITY COLLEGIATE CHAMPIONSHIP
May 10 – 13
PGA Golf Club
Ryder and Wanamaker Courses
Port St. Lucie, Florida

79TH KITCHENAID SENIOR PGA CHAMPIONSHIP
May 22 – 27
Harbor Shores
Benton Harbor, Michigan

51ST PGA PROFESSIONAL CHAMPIONSHIP
presented by Club Car and OMESA
June 17 – 20
Raymond Black Horse
Seaside, California

64TH KPMG WOMEN’S PGA CHAMPIONSHIP
June 26 – July 1
Kemper Lakes Golf Club
Chicago, Illinois

43RD GIRLS JUNIOR PGA CHAMPIONSHIP
July 8 – 12
Kearney Hill Golf Links
Lexington, Kentucky

45TH BOYS JUNIOR PGA CHAMPIONSHIP
July 31 – August 3
Valhalla Golf Club
Louisville, Kentucky

100TH PGA CHAMPIONSHIP
August 6 – 12
Bellerive Country Club
St. Louis, Missouri

PGA FASHION & DEMO EXPERIENCE
August 13 – 15
The Venetian
Las Vegas, Nevada

11TH JUNIOR Ryder Cup
September 24 – 25
Disneyland Paris
Paris, France

42ND Ryder Cup
September 28 – 30
Le Golf National
Paris, France

30TH SENIOR PGA PROFESSIONAL CHAMPIONSHIP
October 25 – 28
PGA Golf Club
Port St. Lucie, Florida

17TH PGA JONES CUP
October 29 – 31
PGA Golf Club, Wanamaker Course
Port St. Lucie, Florida

102ND PGA ANNUAL MEETING
November 5 – 9
Palm Springs, California

42ND NATIONAL CAR RENTAL ASSISTANT PGA PROFESSIONAL CHAMPIONSHIP
November 15 – 18
PGA Golf Club, Wanamaker Course
Port St. Lucie, Florida

PGA JR. LEAGUE CHAMPIONSHIP
presented by National Car Rental
November 16 – 17
Grayhawk Club, Raptor Course
Scottsdale, Arizona

PGA TOURNAMENT SERIES
presented by Golf Advisor
November and December
PGA Golf Club
Port St. Lucie, Florida

FUTURE EVENTS

PGA CHAMPIONSHIP
May 13 – 19, 2019
Bethpage Black
Long Island, New York

102ND PGA CHAMPIONSHIP
May 2020
Harvard Park Golf Club
San Francisco, California

105RD PGA CHAMPIONSHIP
May 2023
Oak Hill Country Club
Rochester, New York

106TH PGA CHAMPIONSHIP
May 2024
Valhalla Golf Club
Louisville, Kentucky

109TH PGA CHAMPIONSHIP
May 2027
Arvonink Golf Club
Philadelphia, Pennsylvania

110TH PGA CHAMPIONSHIP
May 2028
The Olympic Club
San Francisco, California

PGA CHAMPIONSHIP
Date TBD
Southern Hills Country Club
Tulsa, Oklahoma

PGA PROFESSIONAL CHAMPIONSHIP
April 28 – May 1, 2019
TBD

KITCHENAID SENIOR PGA CHAMPIONSHIP
May 21 – 26, 2019
Oak Hill Country Club
Rochester, New York

81ST KITCHENAID SENIOR PGA CHAMPIONSHIP
2020
Harbor Shores
Benton Harbor, Michigan

82ND KITCHENAID SENIOR PGA CHAMPIONSHIP
2021
Southern Hills Country Club
Tulsa, Oklahoma

83RD KITCHENAID SENIOR PGA CHAMPIONSHIP
2022
Harbor Shores
Benton Harbor, Michigan

KPMG WOMEN’S PGA CHAMPIONSHIP
June 18 – 23, 2019
Hazeltine National Golf Club
Chaska, Minnesota

66TH KPMG WOMEN’S PGA CHAMPIONSHIP
2020
Arvonink Golf Club
Philadelphia, Pennsylvania

43RD RYDER CUP
2020
Whistling Straits, Straits Course
Kohler, Wisconsin

44TH RYDER CUP
2022
Marco Simone Golf & Country Club
Rome, Italy

45TH RYDER CUP
2024
Bethpage Black
Long Island, New York

49TH RYDER CUP
2032
The Olympic Club
San Francisco, California

JUNIOR CHAMPIONSHIPS
12TH JUNIOR Ryder Cup
2023
TBD
Wisconsin
Efficiency Made Easy® is an innovative program from Constellation designed to help you plan and execute an energy management strategy that’s both earth- and budget-friendly. As the preferred energy provider of the PGA, Constellation has greater flexibility to help you develop energy management solutions to protect your bottom line. We’ll assess your efficiency needs, make a plan and get it done—all with no upfront capital from you.

Your efficiency upgrades will help to reduce energy consumption, which can lead to reduced greenhouse gas emissions. It’s an important measure that will benefit your golf club financially now and for years to come.

Find out more.
# PGA Education Corner

## Scheduled Membership Elections

*March 1, 2018  April 2, 2018  May 1, 2018*

*Schedule subject to revision*

### PGM Seminar Schedule July 2017 - June 2018

<table>
<thead>
<tr>
<th>Event #</th>
<th>Date</th>
<th>Deadline date</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Register</th>
</tr>
</thead>
<tbody>
<tr>
<td>17S101</td>
<td>7/10-14/2017</td>
<td>6/14/2017</td>
<td>✔️</td>
<td></td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S302</td>
<td>7/17-21/2017</td>
<td>6/21/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S203</td>
<td>7/24-28/2017</td>
<td>6/28/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S104</td>
<td>8/7-11/2017</td>
<td>7/12/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S205</td>
<td>8/21-25/2017</td>
<td>7/26/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S306</td>
<td>8/28-9/1/2017</td>
<td>8/2/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S107</td>
<td>9/11-15/2017</td>
<td>8/16/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S208</td>
<td>9/18-22/2017</td>
<td>8/23/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S309</td>
<td>9/25-29/2017</td>
<td>8/30/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S110</td>
<td>10/9-13/2017</td>
<td>9/13/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S311</td>
<td>10/16-20/2017</td>
<td>9/20/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S212</td>
<td>10/23-27/2017</td>
<td>9/27/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S113</td>
<td>11/6-10/2017</td>
<td>10/11/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S214</td>
<td>11/13-17/2017</td>
<td>10/18/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S115</td>
<td>12/4-8/2017</td>
<td>11/8/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S316</td>
<td>12/11-15/2017</td>
<td>11/15/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S117</td>
<td>1/8-12/2018</td>
<td>12/13/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S218</td>
<td>1/15-19/2018</td>
<td>12/20/2017</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S319</td>
<td>1/29-2/2/2018</td>
<td>1/3/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S120</td>
<td>2/5-9/2018</td>
<td>1/10/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S221</td>
<td>2/12-16/2018</td>
<td>1/17/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S322</td>
<td>2/19-23/2018</td>
<td>1/24/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S123</td>
<td>3/5-9/2018</td>
<td>2/7/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Closed</td>
</tr>
<tr>
<td>17S224</td>
<td>3/12-16/2018</td>
<td>2/14/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Register</td>
</tr>
<tr>
<td>17S325</td>
<td>3/19-23/2018</td>
<td>2/21/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Register</td>
</tr>
<tr>
<td>17S126</td>
<td>4/9-13/2018</td>
<td>3/14/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Register</td>
</tr>
<tr>
<td>17S227</td>
<td>4/16-20/2018</td>
<td>3/21/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Register</td>
</tr>
<tr>
<td>17S129</td>
<td>5/7-11/2018</td>
<td>4/11/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Register</td>
</tr>
<tr>
<td>17S230</td>
<td>5/14-18/2018</td>
<td>4/18/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Register</td>
</tr>
<tr>
<td>17S331</td>
<td>5/21-25/2018</td>
<td>4/25/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Register</td>
</tr>
<tr>
<td>17S132</td>
<td>6/4-8/2018</td>
<td>5/9/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Register</td>
</tr>
<tr>
<td>17S233</td>
<td>6/11-15/2018</td>
<td>5/16/2018</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Register</td>
</tr>
</tbody>
</table>

Registration will close when maximum enrollment has been met or when the deadline date has been reached. The PGA reserves the right to cancel any program that does not meet minimum registration. If you find it necessary to transfer or cancel your registration, a fee of $500 plus airline ticket change fees will be charged.

Fee: $2000 payable by American Express, MasterCard or Visa. The fee includes round trip air travel, ground transportation to and from the PGA Education Center, lodging at the Hilton Garden Inn, continental breakfasts, lunches and five days of seminars.

Call PGA Membership at 1.800.474.2776 to register for the session you would like to attend. Please refer to the date, event # and level. You must register by the registration deadline listed above. Have available your credit card information, name of the airport from which you would like to travel, your name as it appears on your official identification document (for airline security reasons) and your current email address. You will share a room with another apprentice attending the session. A limited number of single rooms are available at an additional fee collected during the registration process.
Newly Certified PGA Professionals

General Management
Jeffrey Atkinson, PGA
Ryan Bill, PGA
Matthew Burgess, PGA
Scott Draper, PGA
Jeffrey Grant, PGA
David Hobson, PGA
Brent Johnson, PGA
Timothy Kvantas, PGA
Joshua May, PGA
Javon Meyerhoff, PGA
Scott Peterson, PGA
Sean Rak, PGA
Gabriel Rickards, PGA
Brian Riddle, PGA
Larry Salsman, PGA
Steven Starr, PGA
Gordon Walker, PGA

Belmont, MA
Camino, CA
East Falmouth, MA
Burley, ID
Dayton, OH
Tacoma, WA
Venetia, PA
Golf, IL
Saint Helena Island, SC
Excelsior, MN
Frederick, MD
Choctaw, MS
Kenilworth, NJ
Ponte Vedra Beach, FL
Eldon, MO
Cincinnati, OH
Snohomish, WA

Player Development
Matthew Burgess, PGA
Brian Diamond, PGA
Scott Peterson, PGA
Blake Sharamitano, PGA
Steven Starr, PGA
Brian Tolnar, PGA
Kurt Uniek, PGA
Jake Wiese, PGA

East Falmouth, MA
Atkinson, NH
Frederick, MD
Brighton, CO
Cincinnati, OH
Canfield, OH
Oak Forest, IL
Camp Pendleton, CA

Teaching & Coaching
Harry Andrews, PGA
Mark Bachelord, PGA
Thomas Baxter, PGA
Matthew Burgess, PGA
Kelsie Carralero, PGA
Matthew Dettman, PGA
Daniel Hart, PGA
Derek Kang, PGA
Patrick Langan, PGA
Todd Laxson, PGA
Trevor Lloyd, PGA
Joshua May, PGA
Javon Meyerhoff, PGA
Michael Miezin, PGA
Tara Morris, PGA
Gerard Onacki, PGA
Scott Peterson, PGA
Robert Sakson, PGA
Duncan Setchell, PGA
William Shelton, PGA
Jaime Sniffin, PGA
Douglas Spencer, PGA
Steven Starr, PGA
Nathan Vincent, PGA
Dustin Wallis, PGA
Jake Wiese, PGA

Bethel, ME
Colorado Springs, Colorado
Raleigh, NC
East Falmouth, MA
Lexington, VA
Tampa, FL
Belmont, MA
Torrance, CA
Purchase, NY
Colorado Springs, CO
Alexandria, LA
Beaufort, SC
Maple Grove, MN
Milwaukee, WI
Castle Rock, CO
Miami, FL
Frederick, MD
Apollo Beach, FL
Cincinnati, OH
Boone, NC
Highlands Ranch, CO
Fairfield, OH
Cincinnati, OH
Sedalia, CO
York, PA
Vista, CA

Golf Operations
Ryan Bakken, PGA
Paul Baldus, PGA
William Bernhardt, PGA
Gary Botkin, PGA
Michael Bove, PGA
Tyler Brightwell, PGA
Lucas Brosterhous, PGA
Thomas Brummett, PGA
Matthew Burgess, PGA
Jeffrey Carter, PGA
Maulana Dotch, PGA
William Dretsch, PGA
Paul Fitzpatrick Jr., PGA
Daniel Halley, PGA
Andrew Hedrick, PGA
Michael Jansen, PGA
Jay Kragh, PGA
Christopher Meyer, PGA
Kyle Miller, PGA
James Milstead Jr., PGA
Scott Peterson, PGA
Scott Prim, PGA
Riley Ramones, PGA
Nicholas Rykoski, PGA
Larry Salsman, PGA
Kyle Sheffer, PGA
Steven Starr, PGA
Justin Stelzer, PGA

Thornton, CO
Fairmont, MN
Canon City, CO
Prior Lake, MN
Delray Beach, FL
Dallas, TX
Steamboat Springs, CO
Lexington, KY
East Falmouth, MA
Brighton, CO
Dallas, TX
West Saint Paul, MN
Fort Myers, FL
Columbus, OH
Castle Rock, CO
Salinas, CA
Palm City, FL
Rochester, MN
Germantown, MD
Aurora, CO
Frederick, MD
Brentwood, TN
Spreckels, CA
Woodbridge, CT
Lake Ozark, MO
Tyler, TX
Cincinnati, OH
LaQuinta, CA
Go the Distance with Lower Rates! Drive Away Today with an Auto Loan Fit For a Winner!

IBMSECU Auto Loan Rates Are As Low As 1.74% APR this February!*

♦ Defer your first payment – your first isn’t due for 3 months¹
♦ Payments as low as $323 a month on a $21,000 loan*
♦ Call Travelers at 800.842.5936 for a free auto insurance quote with special savings!**
♦ Extended Warranty, Payment Protection and GAP Total Loss Protection are available at significant savings***
♦ Get a .50% APR discount for having an IBMSECU Visa Credit Card*
♦ Get a .50% APR discount on your Credit Union auto loan when you use one of our Auto Buying services***
♦ Refinance your vehicle to reduce payments with no application or processing fees

IBMSECU also offers Business Vehicle Loans, visit ibmsecu.org or contact a Member Business Lending Advisor for details.

For more information, contact us at loans@ibmsecu.org, 800.873.5100, ext. 7701

Apply online at ibmsecu.org

* APR = Annual Percentage Rate. Auto Loan “as low as” rates are for new and used vehicles, model years 2015–2018, up to a 36-month term. Promotional discounts cannot reduce Annual Percentage Rate below 1.74%. Longer terms are available at different rates. The above listed payment is based on a loan for $21,000.00 for a 72 month term at 3.14%. Actual rates based on creditworthiness, so your rate may differ. First payment deferral is optional, however if utilized, your monthly payment may be higher than non-deferred payments. Not all members will qualify. Disclosed rates not applicable for refinance of existing Credit Union auto loans. Other terms and conditions may apply, contact a Loan Advisor for details.

**Optional insurance programs offered through non-affiliated, third-party providers for IBMSECU and certain restrictions may apply and may not be available in all states, contact the provider for details. Auto insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. Coverages, discounts, special program rates, billing options, and other features are subject to availability and individual eligibility. Not all features available in all areas. © 2018 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.

***Visit our website at ibmsecu.org or contact the Credit Union about applicable Auto Buying service options.