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*APR is annual percentage rate. Final rate is based on credit score and debt ratio. Certain credit criteria apply. Rates and terms are subject to change at any time. **Only one entry per person. You need not open an account to be entered into the drawing. Enter at any branch. Drawing will be held on 7/5/2016 and the lucky winner will be notified by phone. Chances of winning depends on the number of entries received. Only those 18 and older may enter the drawing. Winner will be given a \$500 Southwest gift card. Offer expires June 30, 2016.

