



strong.



safe.



reliable.

Simplify your financial life.

The Credit Union Advantage.

Stop paying high interest rates!

Rely on your credit union, where you know your financial future is **safe** and **strong**. Move your other credit card balances to your low interest credit union credit card today. By consolidating your debt, you can enjoy a better rate and one easy monthly payment while you pay down your balance. Plus you won't have to worry about gimmicks or high fees. With sensible balance transfer options that protect your financial future, it's time to stop paying for the past, start enjoying today and saving for tomorrow. Sign up today!

Make a budget

Start by analyzing your spending habits. Keep a detailed spending record for one month. Once you see where your money is going you can evaluate your habits and make better choices and plan for future expenditures.

Tough choices

Make a promise with yourself that you will borrow for productive purposes only, not non-essentials. Involve your spouse and children on a regular basis to gain their cooperation and support. Review your plan and make spending decisions and set future goals together.

Consolidate debt payments

Examine interest rates you are paying on each of your credit cards. Now transfer the balances from those higher-interest cards to a lower-interest credit union card.

Transfer Your Balances Today!

Ask a credit union representative for details.

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