



In your corner  
to pay off the  
holidays



**NO-FUSS**  
**Consolidation Loans**  
*as low as*

**5.00%** Annual  
Percentage  
Rate\*

Personal Loan. Estimated monthly payment of \$86.88 per \$1,000.00 borrowed, for a 12 month term, which includes single life insurance. \* Estimated monthly payment of \$85.04 per \$1,000.00 borrowed, for a 12 month term. The rate may vary depending on each borrower's credit history and underwriting factors. Rates effective as of December 24, 2022 and are subject to change without notice. Other rates and terms available.

**NO-FUSS**  
**Visa Credit Card**  
**10.49%** Annual  
Percentage  
Rate\*

APR varies with the market based on the Prime Rate.\*

\*Variable Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers

\*The Annual Percentage Rate may vary. The Annual Percentage Rate (and the corresponding Monthly Periodic Rate) will be adjusted on the first day of each monthly billing cycle to the "Prime Rate" as published on the last business day of the preceding month in the Money Rates Section of the Wall Street Journal. (If more than one Prime Rate is published, the higher rate shall be used) (the "Index"), plus the margin.

Federally Insured by NCUA



EQUAL HOUSING  
OPPORTUNITY  
NMLS ID# 562258