

Holiday Debt Weighing You Down?



Let Our VISA
Balance Transfer
Special
Lighten Your
Load!

~New Introductory rate for all first time VISA credit accounts
~ 0% APR is a 6 month introductory rate which will default to 8.9% APR for VISA Gold and 10.9% APR for VISA Classic (purchases only)

0% APR

3.9% APR

~ On all balance transfers
~3.9% APR balance transfer rate is valid for 12 months from date of initial transfer
~After 12 months rate will default to 8.9% APR for VISA Gold & 10.9% APR for VISA Classic
~ All new applicants will be entered to win a \$25.00 VISA Gift Card. 4 winners will be picked and announced on March 4, 2012.

*All rates shown as Annual Percentage Rates (APR). While in introductory period if a payment is late or delinquent, introductory rate will automatically default to credit unions posted rate. First time applicant is defined as "someone with no prior account within the last two years". Promotions good 01/04/2012 through 02/28/2012. Balance transfer finance charge waived for the month of January only. Please see disclosure or credit union representative for additional details.