



FIND
Freedom
IN 2012

» **ESCAPE HIGH INTEREST
CREDIT CARD RATES**

Transfer your balances to a lower rate.

ASK US HOW.

DO WHAT YOU WANT

WITH A LOWER INTEREST RATE AND ONE MONTHLY PAYMENT, YOUR DEBT COULD BE GONE IN NEXT TO NO TIME AT ALL.

» **SAVE NOW.**

We know that budgets are tighter than ever but every penny you can save is an investment in the future.

» **BUILD A BUDGET.**

Track what you're spending for a month and then create a realistic budget around what you already spend, always looking for where you can spend less.

» **REDEFINE YOUR NEEDS.**

If you can't make your budget balance, dig deeper for significant savings. There are often items in most budgets that are luxuries more than needs, determine what those are and be ready to go without.

**ASK A CREDIT UNION
REPRESENTATIVE TODAY.**