

How Can This Credit Union Impress You?

This Holiday Season the Credit Union offers low interest credit cards and cash loans for our members so that they can bring happiness and joy to their loved ones.

Think About It, why should you join this Credit Union and what can we offer you?
I'll show you.

Credit Cards

From NerdWallet.com credit card rates range from 11.24% to 23.24% and yes Zero Percent is great, but ask yourself, what is my rate after the fact? The average credit card rate according to CreditCards.com is 15.07%. So, if you spend \$3000 on the credit card this holiday season can you really have it paid off in 6 months?

Let's say your minimum payment is \$60 a month, this is not going to pay the card off quickly. The period to payoff is 80 months or **6.7 years**, spending \$1754 in interest at **15.07%**.

The issue is credit providers Do Not work for **YOUR BEST INTEREST**. They are betting that you will use the credit card as you are paying it back, and start a cycle of always having a balance and staying in debt.

*Our rates start at **9.99%** with a minimum payment of 3% of the balance. We work for **YOUR BEST INTEREST**, we want you to pay off your balance in 3.3 years (40 months) and pay \$530 in interest.*

I can't offer you frequent flyer miles or 5% cash back, but I can offer 24 hour protection 7 days a week, one on one customer service, the ability to reach financial independence and you can take pride in your social responsibility to support a small organization.

Don't forget about our cash loan option this season too.

Holiday Loans

*Yes, you can apply up to \$2500 in cash Rates range from **9.99% to 13.99%**, cash allowances are designed from our member's creditworthiness. The payback is one year and direct deposit is required.*

We can simply make a Christmas Brighter or Payoff a higher credit card rate and charge you Less Interest over your lifetime if you have an account with us.

A Payday Lender can charge outrageous rates! They are predators, **36% APR**, you can read about them on NerdWallet.com and the CFPB (Consumer Finance Protection Bureau).

Ask Around

Why not bank with a Credit Union? Why not become a director on our board or a supervisory committee member, expand your financial knowledge and become a part of a Credit Union Movement.

Accessibility-we're on site

Rates-we're competitive

Service-we're raising the bar

1166 FCU is your Credit Advocate for the prosperity of one another.

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