

Holiday Bills Got You Down?



VISA	19.99%
MasterCard	19.99%
Canadian Tire	19.9%
Sears	29.9%

**Consolidate with the LFFCU
6.75%**

Let us help you save your money!

The Proof is in the Numbers.

Compare a \$5,000 balance on your credit card to an LFFCU loan.

Credit Card:

\$5,000 balance

19.99%

Minimum payment \$150.00/month

If you only pay the minimum monthly payment each month, it would take you **20 years and 11 months** to pay off the initial balance of \$5,000 plus the **interest of \$5,983.91**. That's a total of \$10,983.91 paid!

LFFCU:

\$5,000 loan

6.75%

Payment of \$45.37 / per pay

Your loan would be paid off in **five years**. Total **interest of \$898.20** goes into the profits of the LFFCU, which is **PAID BACK TO YOU IN THE FORM OF DIVIDENDS!**

The choice is clear!