

DEBT CONSOLIDATION

Is it right for you?



Are you wondering if you should consider consolidating your debt?

Debt consolidation may be a good option, if you are trying to pay off high interest loans and credit cards and are tired of managing multiple monthly payments.

Paying off multiple loans with a new, lower rate loan and a single monthly payment may help you:

- Lower your monthly expenses
- Increase cash flow and allow you to set and reach a savings goal
- Juggle fewer bills

A 9.99% APR* loan for 5 years just might be the option you are looking for.

Call our Loan Officer at 716-630-0888 to see if it is right for you!

REVIEW OUR CHART FOR A QUICK AND EASY SAVINGS COMPARISON

	CCSFCU	Creditor A	Creditor B
\$ Amount	\$10,000	\$10,000	\$10,000
Interest Rate	9.99% APR*	17.99% APR*	24.99% APR*
Payment	\$212.00	\$212.00	\$212.00
Term Based on Payment	60 Months	83 Months	194 Months
COST TO YOU	\$2,737	\$7,477	\$31,044



CLARENCE COMMUNITY & SCHOOLS
FEDERAL CREDIT UNION
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*APR = Annual Percentage Rate. Rates subject to change without notice and loans subject to credit approval.

