



We have more than one tool in our tool belt!

When it comes to building a strong future, it's all about using the right tools. Your **State Highway Patrol Federal Credit Union** has the tools and expertise to help you build your financial health for years to come.



- **Home Equity Line of Credit** with lower interest rates than most credit cards
Whether it's money for a home improvement, college expenses or a family vacation, with a **Home Equity Line of Credit**, you borrow against the equity in your home. You have money right at your fingertips when you need it, and your line of credit rebuilds each time you make a payment.
- **Debt Restructure Loan** with fixed rates as low **10.99% APR****
Combine your existing debt into a single, fixed rate loan, with one easy monthly payment. With rates typically lower than your existing loans, you can pay off high interest credit cards, student loans and medical bills, and save money on interest every month.
- **Visa® Classic Credit Card** with fixed rates as low as **8.99% APR*** and limits up to **\$20,000**
With Visa® Classic, you get low fixed rates for purchases and cash advances, a 25-day grace period for purchases, no annual fee, and no balance transfer fees, along with the convenience and purchasing power of Visa.®

Even a small savings in your interest rate can put thousands of dollars back in your pocket!

Take your first step to start saving! Apply online or call and talk to one of our experts to find out which solution is the best fit for you.



Call **(614) 431-0784** or Toll Free **(800) 282-3006**
or
visit us online at **www.patrolcu.com**



*APR = Annual Percentage Rate. As low as rates are based on credit history, credit qualifications and approval. Annual rate will be determined by actual credit score. Classic Credit Card Plan rates are based fixed and will not increase while the plan is open. Plans are not subject to a yearly fee for the ability to use the card. Plans are not subject to a fee if balance from another credit union plan is transferred to the SHPCU plan. Grace period is at least 25 days after the close of each billing cycle. No interest will be charged on purchases if the entire balance is paid by the due date each month. Finance Charges accrue immediately on cash advances on the plan. Plan limits for the Classic card range from \$750 to \$20,000. Rates, terms, and conditions apply and are subject to change without notice. Membership is required. See www.patrolcu.com for full credit card disclosure.

**APR=Annual Percentage Rate. As low as rates are based on credit history, credit qualifications and approval. Actual rate will be determined by actual credit score. Rates are fixed for the life of the open plan and will not increase while plan is open. All loans on approved credit. Loans for debt consolidation only, no cash out, credit cards and accounts required to be closed. Rates as low as 10.99%, rate may vary according to credit qualifications. Terms up to a maximum of 60 months. Sample payment \$20,000.00 for 60 months at 10.99% is approx. \$434.99. Other restrictions will apply. No other discounts apply. This offer may be changed or withdrawn at any time.