



# Time to Get in **SHAPE**

Good financial shape that is, with a JMAFCU consolidation loan. Looking to achieve inner peace, tie up all of those high rate credit cards, non-JMAFCU personal loans and post-holiday debt into one low monthly payment. Move those balances and whip those high rates into shape.

**APPLY NOW**

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NEWSLETTER February 2020

 **JM ASSOCIATES**  
Federal Credit Union