



HOLIDAY DEBT KEEPING YOU DOWN?

The holiday season comes and goes, but holiday debt can linger all year. Avoid a holiday spending hangover this year with help from JM Associates FCU.

You might want to consider consolidating your non-JMAFCU credit card debt to a **JMAFCU Visa Credit card**. *Our rates are low and we offer 1% cash back rewards on purchases.*

Do you own your own home? Your home's equity is a valuable asset and a great way to consolidate high-interest debt.

By consolidating your debts with a home equity line of credit, you'll have only one easy payment to manage each month. And with rates as low as 5.50% (Prime plus 0%), it's more affordable than a higher-rate credit card!

A home equity line of credit from JMAFCU features:

- No application fees
- No annual fee
- No closing costs
- Borrow up to 85% of your appraised value
- Access your funds easily via SAFE IB

A JMAFCU home equity expert will make the application process smooth and easy. Save time, money and eliminate that post-holiday guilt! For more information or **to apply for your home equity line of credit, call us today at 800-581-2256 or visit your nearest JMAFCU branch.**

