



YOUR CREDIT UNION IS YOUR LOAN CENTER



Think of Alternatives for your next Auto or Personal Loan

When you need to borrow, think Alternatives Federal Credit Union. Why Alternatives, when there are so many other choices? Yes, our rates are competitive, but more important to many of our members is our *mission* and the programs and services we offer that help our members and community.

With Opportunity Lending®, Alternatives offers loans at very competitive rates to members who already have a good credit history. We can also provide loans to members who may have had some credit problems in the past, or no credit history, with rates that are far better than what they may receive from other lenders. ***We offer members alternatives to predatory lenders.*** Responsible borrowing can be a positive strategy toward financial self sufficiency.

Check out our rates on our web page, www.alternatives.org and click on For Individuals, Auto & Personal Loans. While you're there you can *apply online*, or call the *Anytime LoanPhone* toll free, 1-866-529-8722. Need to speak with one of our loan officers first? Call Amy Smith at 216-3413 or Betty Henderson at 216-3405.

THANK YOU PACKAGE

BillPay@Home is Free when you have a loan or Line of Credit at Alternatives, an active Alternatives VISA Debit Card and paperless monthly statements.

For more information, go to alternatives.org/freebillpay2.html
To opt out of paper statements and receive eStatements only (and notification when it is available online) go to Member Online Services, click on Manage Account Profile, Change Statement Delivery Method, Click here if you want to Opt-out of paper statements.



News Shorts from

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