

START THE YEAR WITH A CLEAN SLATE


DIRECTORS CHOICE
CREDIT UNION *leading the way*
www.DirectorsChoiceCU.Com



HOLIDAY CLEAN-UP *Loan Special*

You've had a good year; you couldn't say "no" to those awesome Black Friday deals, and let's face it... even the most basic item on Santa's list costs more than your first car's payment. And even if shopping with the full intent of paying cash, it's hard to pass up saving an additional 10%-30% if you put it on "their" card. And now there is a plethora of monthly credit card statements coming in the mail... or your inbox.

First, you are not alone. According to one study, American households are now carrying an average of \$15,675 of credit card debt. And those helpful minimum payment amounts? Stick with those and it will take 18-30 years to pay off those cards!

 **FOR EXAMPLE:** A \$2,000 credit balance, 18% annual rate, asking for a minimum payment of 2% of the balance would take 370 months to pay off... that's just over 30 years. And the total interest? It would total over 146% of the original balance.

Let Directors Choice help!

We can strategize with you to plan a budget and maximize your payment effectiveness. We can help you set up automatic payments so you are not scrambling to meet due dates. And, for the months of January through March, we are offering a Holiday Clean-up Loan with a reduced annual percentage rate as low as 7.75% for up to 36 months. That means you can pay off \$5,000 worth of credit card debt in three years for only \$156.10 a month.

Give **Directors Choice** a call at **800-593-5920**... you'll be glad you did. 



**Pay off your high yield
credit cards**

Amounts available
up to \$20,000!

Term up to 36 months:
7.75% APY*

Term 37-60 months:
9.50% APY*

Offer valid:
**January 1 –
March 31, 2018**

*Annual Percentage Yield -
Rates based on credit history.