

Patience is good.
NOW IS BETTER!



... especially when it comes to making money.
Transfer your credit card balances to TruChoice
and put your money to work for you now!

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Why transfer your credit card balances?

- ✓ Earn \$25 for every \$1,000 you transfer*
- ✓ No balance transfer fee
- ✓ Fixed rates as low as 9.9% APR**

You work hard for your money.
Isn't it time the tables were turned?

TruChoice
FEDERAL CREDIT UNION
At work for you.

SPECIAL OFFER

instant rewards ON CREDIT CARD BALANCE TRANSFERS

TruChoice
FEDERAL CREDIT UNION

PO Box 10659
Portland ME 04104

tf 800.639.5550
tel 207.772.0808

www.trufcu.com
fax 207.772.8683

Don't miss this opportunity to lower your rates and get some cash in your pocket now!

Call, click or visit . . . or just mail the attached balanced transfer form to get started.

*\$25 reward for every whole \$1,000 transferred. Offer not available for existing TruChoice credit card balances. Offer available for a limited time and some restrictions apply. To qualify for the reward you must apply and be approved for a TruChoice Visa® credit card. The reward will be deposited into your TruChoice share savings account within 10 business days after signed balance transfer form is received. We will not be able to process any unsigned or incomplete forms, or transfer balances from ineligible accounts nor will we issue rewards for any sum over approved credit limit. Offer not available on account conversions or in combination with any other offer. Account is subject to approval. TruChoice reserves the right to end this promotion at any time and/or enforce a limit of one transfer per household. This cash reward is considered interest and will be reported on IRS form 1099-INT.

**APR — Annual Percentage Rate - Your rate may vary based on individual creditworthiness and our underwriting standards. The maximum APR is 18%. TruChoice will adjust the interest rate on your account whenever your account is 60 days past due. In this case, we will change the interest rate to a fixed rate as high as 18% APR, which is a monthly periodic rate of 1.50%, on the first day of the billing cycle following the cycle that was 60 days past due. The above information is accurate as of February 1, 2011. This information may have changed after that date. To find out what may have changed, please call us at (207) 772-0808, or write us at: TruChoice Federal Credit Union, P.O. Box 10659, Portland, Maine 04104.



Federally insured
by NCUA

