

SAVE 0.50% APR*
on our already
GREAT RATES
with a
GREAT RIVER COMMUNITY
CREDIT UNION
PRE-APPROVED LOAN**

CHECK OUT THESE SPECIAL RATES
EFFECTIVE JANUARY 1, 2010 **

<u>YEAR</u>	<u>Max Term</u>	<u>APR**</u>	<u>APR*</u>
NEW 2009-2010	72 months ***	5.75%****	5.25% ****
USED 2008-2010	60 months ***	5.75%****	5.25% ****
USED 2006-2007	60 months ***	6.50%****	6.00% ****
USED 2004-2005	48 months ***	7.25%****	6.75% ****

Example: A used 2008 vehicle with a NADA Retail Value of \$12,000.00 financed at 5.75%*** will require 60 monthly payments of \$231.00.

* Loan request must be pre-approved a minimum of 24 hours before actual loan disbursement to qualify for pre-approval rate reduction. Contact the credit union for complete details.

**All loans are subject to Great River Community Credit Union policies and guidelines. All rates, including special or promotional rates are subject to change or cancellation without notice. Contact the credit union for complete details.

*** Terms for motorcycles and scooters based on amount financed. Contact the credit union for further information.

**** These rates based on financing up to the sticker price on new vehicles or up to NADA Retail on used vehicles. The rates for financing more than sticker or NADA Retail are 1.00% above the rates shown above. Contact the credit union for complete details.

Great River Community Credit Union
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Credit Card Regs have changed and most credit cards are making changes to your account to insure their income is maximized.

Has your credit card raised its' interest rates?

Do you now have to pay an annual fee?

Do you have a balance on more than 1 card?

You could save over \$5,400*

with a

Great River Community Credit Union

Consolidation Loan!**

Example: You owe a total of \$7,500 on 3 different credit cards and the interest rate on all 3 cards is 24% with the minimum monthly payments totaling \$188:

<u>Paying Credit Card Companies **</u>		<u>GRCCU **</u>
Interest Rate	24%	12.5%
Balance	\$ 7,500	\$ 7,500
Monthly Payment	\$ 188	\$ 188
Interest	\$ 7,694	\$ 2,378
Total Payments	\$15,194	\$ 9,878
Length of Loan	6 years, 8 mths	4 years, 5 mths

* Credit card rate and payment are examples only.

** For complete details contact Great River Community Credit Union at 217-222-5427. All loans subject to Great River Community Credit Union policies and guidelines.

By paying only your minimum monthly payment to your credit card companies, based on paying 2.50% of your monthly balance, you could pay as much as \$25,850 in interest and it could take you up to 42 years to pay off your credit card debt.