

# NEED CASH NOW?

# BORROW

# AND

# SAVE



**BORROW UP TO \$1,000 TODAY  
NO HASSLE  
FREE FINANCIAL COUNSELING  
MEMBERS ONLY**

**BORROW AND SAVE and MONEY NOW LOAN:** Valid only for existing members with at least 6 months of active transactional history. No bankruptcy. No delinquency to USFCU (credit union.) Application fee: \$20.00. Term: 6 months. Pledge: 15% of loan amount. **BORROW AND SAVE:** Repayment ONLY by Payroll Deduction – 25% APR. Save at least \$5.00 per month. Free Credit Report & Free Credit Counseling. **MONEY NOW LOAN:** Repayment by payroll deduction/Direct Deposit – 25% APR. Other repayments – 28% APR.

**UNION SETTLEMENT**  
Federal Credit Union   
"Not for Profit, Not for Charity, But for Service."

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