



UNION SETTLEMENT FEDERAL CREDIT UNION FREE PERSONAL FINANCE COURSE

Want to understand credit—what it is and how it affects you?
Have you established any financial goals?
Want to increase your savings on what you earn now?

**RECEIVE A 1% RATE REDUCTION ON
YOUR EXISTING USFCU LOAN * * !!**

Sign up today for a powerful personal finance
course beginning
January 17, 2008—Spanish, April 3—English,
July 10—Spanish, October 2 –Spanish
Registration Required.

Five (5) Thursday sessions from 6pm-8pm at USFCU

To sign-up or learn more about the course, please see any representative.

Free course offered to members of Union Settlement Federal Credit Union only. * Rate reduction is offered only on unsecured loans. Excludes mortgages, credit cards, and other revolving credit products. Must complete course with course certificate to qualify for rate reduction. Rate reduction will only be applied to one (1) current loan and/or one (1) future loan approved within three (3) months of completion date. Limit one rate reduction per member. Limited space available. Classes will be conducted either entirely in Spanish or English.