

L'OREAL USA
Federal Credit Union

**Refinance High Rate Loans & Save
Money**



Tired of paying 22% APR interest rates + \$40 in fees on your credit cards and other high rate loans and never seeing the amount you owe go down?



Here's how your Credit Union can help you to repay your loans faster and easier:

- ❖ Starting Rate at 8.99% APR
- ❖ Consolidate Your Existing Debt
- ❖ Automatic Payments
- ❖ No Payment First Month
- ❖ Easy to Apply