



If you're  
financially  
smart...

Now is the best time to  
**CONSOLIDATE YOUR DEBT** into  
**ONE LOWER MONTHLY PAYMENT!**

We can help with a consolidation loan as low as

**5.40%** \*  
APR

Let us show you how to save money  
by consolidating your:

- Personal loans from other financial institutions
- Higher rate credit cards
- Store / Merchant cards


**APPLY ONLINE**, call or  
simply stop by any *sfcu* branch!



While you're consolidating  
your loans ask about our  
**LOW RATE, NO ANNUAL FEE**  
credit card starting at  
9.15% variable APR



1-877-642-7328 • [sfcuonline.org](http://sfcuonline.org)

Federally Insured by NCUA 

\*Promotional period – January 15, 2018 – March 17, 2018 to qualified applicants. Stated rate is signature loan, A+ credit tier, 36 months with member rewards equaling 5 or more active services. Some restrictions may apply. Current sfcu loans are not available for refinance. We reserve the right to end this promotion at any time.