

# Ho...Ho...Low!

## Holiday Loans

Low-cost financing for everything  
on your holiday list!



This time of year, people charge purchases running up large balances and paying heavy credit card rates. **But a Ho...Ho... Low Loan beats even the best credit card rates.** It's even a smart way to pay off existing credit card debt.

**Apply today:**  
**Log on to [www.fhfcu.org](http://www.fhfcu.org)**  
**or visit any branch.**

**FIRST  
HERITAGE**  
FEDERAL CREDIT UNION

**Value with a capital "V"**

\*APR=Annual Percentage Rate. Offer expires 1/31/12. To receive promotional rate, automatic payment is required. Minimum loan amount \$1,000. Maximum loan amount \$5,000. Maximum term 18 months. Not eligible for other promotions or coupons. Approval subject to our credit granting terms and conditions. All rates and offerings subject to change or termination without notice. **New money only.** We do business in accordance with the Fair Housing Law and the Equal Opportunity Act. Federally insured by NCUA.