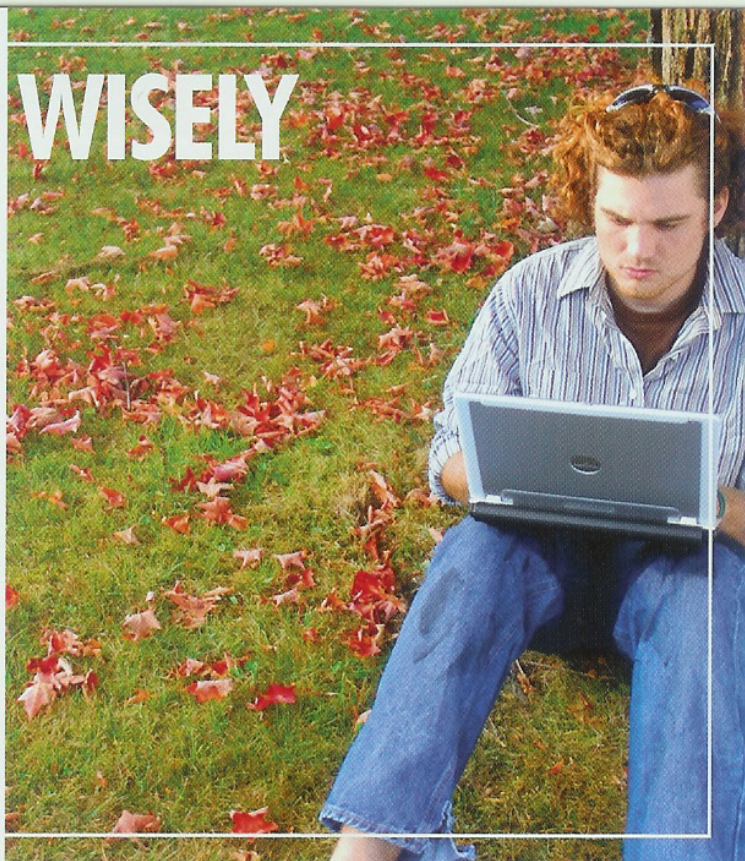


# HELP THEM CHOOSE WISELY

As young adults transition into adulthood, they're bombarded with "great" offers — enticements like "free" t-shirts, computers, pizza, and movie tickets. They're lured into credit card agreements that may not be right for them.



Credit for first time users is readily available and many young adults are fooled by teaser rates and showered with free gifts. Look to your Credit Union for a Visa® Credit Card that doesn't carry any "hooks", "lines", or "sinks" to grab their hard earned dollars!

The history they establish now will follow them for years; let us help by providing the appropriate financial products to insure a safe and financially sound credit history.

Be sure to start the young adult you know off on the right foot, have them contact a Member Service Representative today!