

# DEBT CONSOLIDATION LOANS





**“I saved a member \$1,300  
in monthly payments.”**

-Michael

**HOW MUCH  
CAN OUR TEAM  
SAVE YOU?**



**“My member saved \$163  
per month!”**

-Michelle

These actual scenarios are examples of the money we save our members every day, by consolidating their higher-rate debt into one low-rate loan. This can result in more money in-pocket each month, the opportunity to pay debt off faster, tax savings, and TruStage loan payment protection.

### **Real-Life Example #1**

	Total Owed	Monthly Payment
Two personal loans	\$1,758.34	\$119.00
Medical bill	770.00	30.00
Five credit cards	6,659.00	329.00
Total before consolidation		\$478.00

After consolidating into a personal loan for 60 months at 9.24% Annual Percentage Rate, the payment is \$208, which also includes disability protection. This member saves \$270 per month.

## Real-Life Example #2

	Total Owed	Monthly Payment
Personal loan	\$4,108.00	\$315.00
2 credit cards	5,356.00	163.00
Total before consolidation		\$478.00

After consolidating into a personal loan for 36 months at 8.74% Annual Percentage Rate, the payment is \$329, which also includes life, disability, and involuntary unemployment protection. This member saves \$149 per month.

It costs nothing to consult with a member of our loan team and see how much money we can save you. We'll work with you to find the loan and term that works best for your needs. And because we practice Rate Equality, all qualified applicants get our lowest rate, regardless of their credit score.

Call or visit us today to see how much we can save **YOU!**

**“I saved a member  
\$274 a month.”**

-Irene







**fibrecu.com | 800.205.7872**

**Longview**

Main Office 822 Commerce Ave  
Ocean Beach 2121 32nd Ave  
Triangle Mall 800 Triangle Center

**Kelso**

1003 13th Ave S  
102 NW 5th Ave

**Castle Rock**

202 Front Ave SW

**Kalama**

384 N First St

**Woodland**

1147 N Goerig St  
Express: 1494 Dike Access Rd  
Mortgage Center: 1147 N Goerig St

**Rainier, OR**

102 W 5th St

**Astoria**

85 W Marine Dr

**Warrenton**

1771 SE Ensign Ln

**Seaside**

2315 N Roosevelt Dr

**Tillamook**

1510 3rd St

**Lincoln City**

2004 NW 36th St

**Newport**

1625 N Coast Hwy



**SOCIAL MEDIA**