

\$SMART MOVE

Make the \$mart Move and transfer your high-interest credit card balances to a low rate HRCCU VISA® Credit Card.

Same low rate for:

- Purchases
- Balance Transfers
- Cash Advances

As low as
8.90%
A.P.R.**

NO Annual Fee
Per Transaction Fee
Cash Advance Fee
Balance Transfer Fee

Up to \$25,000** Limit • Online Account Access

Consolidating your high-interest debt can help you afford your family's monthly needs. Just one more way we're **Making Life Better** for you!

Ask a Financial Services Representative for details today!

Hudson
**River
Community**
Credit Union
Making Life Better



Cohoes ♦ Corinth ♦ Glens Falls ♦ Hudson Falls ♦ Troy

518-654-9028 ♦ 1-800-824-0700 ♦ hrccu.org



*A.P.R. = Annual Percentage Rate. **Borrowers must credit qualify for the rate and higher spending limit to receive HRCCU's VISA Platinum card. Rates vary from 8.90% A.P.R. to 18.00% A.P.R. based on the borrower's creditworthiness. A credit report fee of \$5.00 may be charged. Be aware, that a fee may be imposed by 1. an ATM operator not holding your accounts or 2. any national, regional or local network used to complete your transaction. New York State residents may contact the NYS Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling toll-free 1-800-522-3330. The minimum payment amount due is 2.75% of balance or \$30.00, whichever is higher. If you apply for another loan with HRCCU, your VISA A.P.R. may be raised or decreased based on your credit score at the time of application. Your A.P.R. will be reviewed upon reissue date and your rate may decrease or increase based on your credit score. The credit union has the right to offset your shares for payment. The Non-Sufficient Funds fee is \$25.00; the late payment fee is \$21.00. Other terms and conditions may apply. Rates and terms subject to change without notice.