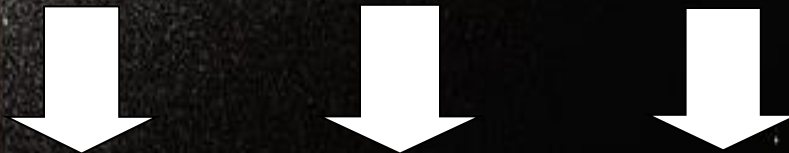


Make your Holidays More Jolly With A Credit Card Balance Transfer!

Standard Rates (APR*):

8.99% 10.99% 15.99%



Balance Transfer Rate (APR*):

6.99% 8.99% 13.99%

**Balance Transfer Rate
Locked in for 6 Months!**

**You Must have an
Active Credit Card with
Union Trades FCU!**

To Complete the Balance Transfer

Please Submit the Following:

*Credit Card Statement with current balance

*Full Credit Card Number

Offer Valid

December 1st, 2022 to January 31st, 2023

*APR: Annual Percentage Rate. This Limited time offer may end at any time without notice.