



Ride-Through the Recession

with a Consolidation Loan

Use **YOUR CAR** to **LOWER** your **DEBT!**

Ride Through with lower payments and enjoy the savings when you use your car to help consolidate your debt.

Pay down your debts, save money, and improve your cash flow by using the value of your car as collateral. It's called the **Ride-Through Recession Loan**.

If you have high interest credit card debt and own your car, BHCEFCU may be able to save you big money!

Use your car as collateral to apply for a Ride-Away Recession Loan. With rates as low as 3.99% APR, you could save thousands of dollars.



Here's a hypothetical example:

	Credit card	Ride Through Recession Loan
Total credit card debt:	\$5,000	\$5,000
Hypothetical Rate	18%	5%
Interest paid in 3 years:	\$1,505	\$395

To learn more or to apply, visit our website www.bhcefcu.org, or call us. We'll put you in the driver's seat and get a plan in motion to consolidate your debt and improve your cash flow.

Beverly Hills City Employees Federal Credit Union
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To apply for membership visit the website.