



You'll be laughing all the way to Winthrop Area FCU!!

0%
APR*
Balance
Transfer Rate
Limited Time
Offer

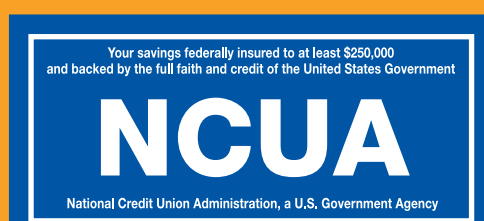
Balance Transfer Special For a Limited Time Only

Move your balances from high-rate credit cards to your Winthrop Area FCU Visa card. It won't cost you a thing in fees. And you get to pay a lot less on your carry-over balance from here on.

Your balance transfer rate will be 0% for the first 6 billing cycles.



www.winthropcreditunion.org



This credit union is federally insured by the National Credit Union Administration

*APR=Annual Percentage Rate. This rate is for balance transfers only. Approval based on credit worthiness. Unpaid balances after the first 6 billing cycles will revert to the existing APR on the account. Default rate will reflect the existing APR on the account. All your APRs may increase if you default under any Card Agreement that you have with us because you fail to make a payment to us or any other creditor when due, you exceed your credit line, or you make a payment to us that is not honored.