

Pictionary: Name this article



Current events.

Spring has come and gone. Summer was awesome this year and now it's time for the fall weather when leaves turn so many different beautiful colors. With any luck we will have an Indian summer through October and then a white Christmas with just enough snow to keep everyone happy and safe.

Past tense.

Last March the thought about getting a Home Equity Line Of Credit or a home refinance to get some home improvement projects done would have been a good idea. Instead of dragging hoses to keep the lawn from burning, installing a sprinkler system on a credit card made a lot of sense, then. With the leaves of fall, it was easy to be convinced of the need for that expensive SUV in the driveway for winter driving.



Analysis.

Some words come to mind when reading over paragraphs one and two. In your mind, which of the following words fit which paragraph: Optimistic, outgoing, looking forward too and planning ahead. Procrastinator, pessimistic and worried for the future. So what does this have to do with lending or finances? Everything!

Which paragraph do you fall in with your finances?

In most situations the way we handle our daily routine is the same way we handle our finances. People who are paragraph number one with their finances: keep their credit in check, balance their checkbook and are good savers, will plan a car purchase and will take out that Home Equity Loan for home improvements. Individuals that are paragraph two will continue to mount credit card debt, bounce checks and wish they had worked harder at the SUV purchase they now cannot afford.

Have you figured out the title of this article?

The purpose of this article is to help paragraph two members to stop thinking in HINDSIGHT (Title of article). The first part of every year consumers are to the point of no return with debt they have accrued the previous year, with the straw that broke the camels back; Christmas and the holidays. Right after the holidays the bills start rolling in sending consumers into a tailspin or bankruptcy.

Solutions.

With this article in mind and using FORESIGHT, now is the time to get a credit card debt consolidation loan, refinance your vehicle to the credit union and lower your payment. How about "skip a payment" over the holidays and pay cash for your Christmas? For whatever reasons you may be procrastinating on getting your finances in shape, consider foresight now as your best choice and we can guarantee you options that will change the way you think in the future. We want to save you money.

OUR GUARANTEED
LOYALTY YOUR LAW
ENFORCEMENT CREDIT
UNION
WILL ALWAYS PROVIDE
THE LOWEST LOAN
RATES!

VEHICLE RATES

Includes street Legal motorcycles	
TERM	NEW (2005-04)
Up to 72 months	5.99%
USED	
Up to 72 months	6.99%

New & used boat, motor home &
rv loan rates
Up to 180 months 6.99% apr

Computer loans:

36 months 9.75% apr \$5,000.00 max

SLECU VISA:

11.50% apr with checking/12.5% without

Signature loans:

48 months 15% apr \$4,000.00

60 months 15% apr \$5,000.00

Overdraft protection:

\$50.00 month-15.0% apr \$1,000.00 max

Share secured:

3.0% above current share rate

Term share certificate secured:

3.0% above CD rate

Home equity line of credit:

8.00% variable apr - 90% LTV up to 15year

First mortgage:

7.75% apr fixed-20yr / 2nd mortgage:

8.75% apr fixed-15year

Home improvement loan:

9.25% apr fixed - \$5,000.- \$20,000.00
- 15year

Member service is our specialty!

***APR=Annual Percentage Rate

On Approved Credit



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