

Wow!

Visa Credit Card with One, Low Fixed Rate

12.9%^{*}

APR

**On Balance Transfers • New
Purchases • Cash Advances**



USE CREDIT CARDS RESPONSIBLY.

Get Security. Stability. And One, Low Fixed Rate!

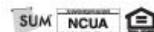
Many banks today charge their customers outrageous interest rates; some as high as 30% APR! In this tough economy, the last thing you want is to throw away your hard-earned money. Our VISA Credit Card has a one, low fixed rate of 12.9%*! So check your statements today and compare. In fact, now's a really great time to consolidate your high interest rate loans with our Visa Card. Just stop in and fill out a simple, one-page application. Approval takes less than a week. Isn't it time you made the switch?

- ✓ **No Sneaky Fees**
- ✓ **No Gouging Fees**
- ✓ **No Annual Fees**
- ✓ **No Transfer Fees**
- ✓ **And No Surprises!**



58 Union Street • West Springfield, MA 01089
Call 733-6108 • www.WSFCreditUnion.com

Lobby: Mon, Tues, Wed, Fri 9-4:30; Thurs 9-6 • **Drive Up:** Mon, Tues, Wed, Fri 8-5;
Thurs 8-6 • **ATM:** 24/7 • **Online Home Banking:** 24/7



* Annual percentage rate as of 9/2/08. Must be a member of WSFCU. Same 12.9% APR for purchases, cash advances and balance transfers. Card cannot be used for electronic gambling transactions through the internet. Subject to credit approval. Maximum credit limit \$6,000. No annual fees. No balance transfer fees. No minimum finance charge. Late payment fee \$25. Over-the-credit limit and return check fees \$10. See full disclosure in Visa Classic Credit Card Agreement.