



Printing Industries Credit Union is here for your financial needs.

MasterCard® Balance Transfer with NO Balance Transfer Fee promotion through December 31, 2011

(1) *Annual Percentage Rate (APR) 3.99% valid 10/01/2011 through 12/31/2011 for 12 months from the date of the account opening or balance transfer. After that, your APR will be from 8.95% - 17.75% depending on your creditworthiness. This offer is only valid on balances transferred to a new or existing PICU MasterCard® Credit Card. **No balance transfer fee will be applied for this offer.** You must be at least 18 years of age. Rates, terms and conditions are subject to change. **Other terms and conditions apply. (2) Contact **Vanessa Contreras** at (323) 728-1866 or **Rachel Olivera** at (951) 781-0981 for details and to obtain the balance transfer form.

Holiday Loan promotion through December 31, 2011

(1) Annual Percentage Rate (APR) 9.99% for 36-month term. 36 monthly payments of approximately \$32.26 per \$1,000 borrowed. (2) \$3,000 maximum loan amount. Effective 11/01/2011 and expires 12/31/2011. No other discounts apply. **Other terms and conditions apply.

New & Used Auto Loan promotion through December 31, 2011

(1) Annual Percentage Rate (APR) as low as 3.99% for 36-month term. (2) 1.00% lower APR than current Credit Union rates for up to 72-month term. Effective 09/01/2011 and expires 12/31/2011. Rate based on down payment and loan term. We will finance up to 110% of the Kelley Blue Book retail value. Your actual rate may vary based on credit qualification. Current Credit Union rates and terms will apply. Existing PICU loans are not eligible. New & Used Auto Loan promotion is available for a Limited Time Only. Interest accrues from date of contract. Optional 90-day deferred payment; first payment may be deferred up to 90 days. Dependant upon the date the loan closes may be 90 days or less. No other discounts apply. **Other terms and conditions apply.

Unsecured Personal Loan promotion through December 31, 2011

(1) 1.00% lower APR than current Credit Union rates for up to 72-month term. Effective 09/01/2011 and expires 12/31/2011. Rate based on loan term. Your actual rate may vary based on credit qualification. Current Credit Union rates and terms will apply. Existing PICU loans are not eligible. Unsecured Personal Loan promotion is available for a Limited Time Only. Interest accrues from date of contract. No other discounts apply. **Other terms and conditions apply.

F.A.S.T. (payday) Loan up to \$1,000.00

Fixed interest rate of 25.00% effective 09/01/2010. Maximum loan amount of \$1,000.00. Maximum term from 1-6 months. Loan must be paid in full prior to any New/Additional loans. There is a \$20.00 application fee. Minimum 6-month employment history and payroll deduction required. **Other terms and conditions apply.

Home Equity Loan

Call (323) 728-1866 and speak with our loan specialist today for current rates, terms and conditions.

****All loans are subject to approval and are subject to change without notice. Credit Union consumer loan application and underwriting standards will apply.**

PICU: (323) 728-1866 ~ Los Angeles Office
(951) 781-0981 ~ Riverside Branch
(800) 479-7837 (Outside Los Angeles Area)
Fax (323) 722-8927
www.PrintCU.org

(Se Habla Espanol)

