



Pack It In – and Cut Your Debt!

It's no secret the economy has been tough, and many Americans have had to pile on debt just to make ends meet. If you're paying too much in interest on your debt, we have a solution. Pack all those high-interest loan and credit card balances into a single, low-interest-rate debt consolidation loan or Platinum VISA®!

Debt Consolidation Loan
Fixed Rates as low as
7.50% APR**

This great loan offers you a way to pay much less in interest than with most credit cards. That makes it a great way to reduce your debt faster. Flexible terms up to 72 months lets you adjust your payment to fit your monthly budget.

Platinum VISA® Credit Cards
Rates as low as
9.90% APR**

Transfer your balances to our VISA® Platinum Credit Card. We offer generous credit lines and features like:

- Scorecard Rewards Program for travel and merchandise
- No annual fee
- No cash advance or balance transfer fees

Take advantage of our convenient, secure online application at www.nsljhsfcu.org today. For more help in determining the right lending product for you, call (516) 301-3040, stop by your nearest branch or

[CLICK HERE TO APPLY](#)

**APR=Annual Percentage Rate. Rate for qualified members and subject to change. See credit union for details. Stop by or call credit union for details.



www.nsljhsfcu.org

North Shore LIJ Health System
Federal Credit Union

North Shore-Long Island Jewish Health System