

# What can our loans DO FOR YOU?

SYMPTOM	HNCU REMEDY	OUTCOME
High Credit Card Rates	<b>Home Equity Loan or Line of Credit</b>	Consolidate debt. Cover big expenses at lower rates.
Holidays always catch you short of funds	<b>Holiday Savings Account</b> Open one today and reap the benefits in 2010.	An early start on a Happy New Year.
Need a payday advance - FAST.	<b>Pocket Loan</b> A REAL solution from HNCU.	The help you need without paying outrageous rates and fees.
Post-holiday blues. Need something to look forward to.	<b>HNCU Vacation Club or Summer Club Savings Account</b> Save for a great get-away without breaking the bank.	A happier, healthier you.

**BETTER  
LOANS**

**BETTER  
RATES**

**BETTER  
BANKING.**



**Better Banking Begins With Membership.**  
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