

TOO  
MUCH  
HOLIDAY  
CHEER  
THIS  
YEAR?



Consolidate your debt with a  
36-month personal loan with  
a rate as low as

**5.00%**  
**APR\***



Penn State Federal  
That's my  
Credit Union

\*Lowest rate based on terms up to 36 months. Rates range from 5% - 14.50% APR. 37 - 48 month loan rate ranges from 7% - 16.50% APR. New money only. Expires January 31, 2012. APR = Annual Percentage Rate. Maximum loan amount is \$50,000. Loan rates are dependent on loan term and credit score. Minimum loan amount is \$500.



**NCUA**