

It's time to  
*Deck the Halls*

Make it easier with a  
**HOLIDAY LOAN**

Our Holiday Loans make sure you have the money you need, with up to  
**\$2,500 for 12 months at 7.99% APR\***

Holiday Loan Amount	Term	APR*	Monthly Payment
\$500	12 months	7.99%	\$43.50
\$1,000	12 months	7.99%	\$87.00
\$2,500	12 months	7.99%	\$217.49

If you're a member, ***you may already be approved for up to \$2,500!***  
Learn more online at [nifedcu.org](https://nifedcu.org) or stop by today to open a Holiday Loan!



**FINANCIAL SERVICES BUILT FOR HARDWORKING PEOPLE**

\*APR = Annual Percentage Rate. Approvals are available to members in good standing with a minimum of \$25 in their primary share savings and no delinquencies. Membership for at least one (1) year is required. Approval criteria also includes minimum collateral loan balances and maturity dates or minimum total share balances along with a minimum number of direct (ACH) deposits. Auto payment is required. Other conditions may apply. Terms, conditions and rates are subject to change at any time. Rate effective 10-24-23, and the promotion ends 12-20-23.