



## SPRING LOAN

RATES AS LOW AS

**2.99%**  
APR\*

(FOR 12-MONTH TERM)

# GRAND

## HOLIDAY GIVEAWAY

**WIN \$1,000** when you use your Western Visa Credit Card.\*





Get a fresh start this season with a **Western Spring Loan**. Take advantage of fixed rates as low as **2.99% APR\*** and flexible payment options to help you do more. Recharge with a springcation, revitalize your home and garden, or both!

- Rates as low as **2.99% APR** for 12 months
- Loan amounts to \$30,000
- Terms to 72 months
- Apply online or in person

Estimated Monthly Payment (36-month term at 4.99% APR)	
\$3,000 loan	\$89.90/month
\$5,000 loan	\$149.83/month
\$7,000 loan	\$209.76/month

### Apply today:

- [western.org](http://western.org)
- Visit a branch ([western.org](http://western.org) for locations)
- 877-254-9328



\*Effective March 23, 2015, and subject to change without notice. Annual Percentage Rate (APR) quoted is lowest possible for qualified borrowers and includes a .25% rate discount for signing up for Automatic Payment or maintaining a Premier or eChecking Account. Your rate may vary. Qualification based on credit history, debt, and ability to repay. Loan amounts \$500-\$30,000. Up to 72 months to repay based on loan amount. Refinancing of existing Western loan or using as a student loan is not permitted. Loan must be funded by May 31, 2015. Not valid with any other offers. Federally insured by NCUA.

(3/15)

Let Western make your holiday **\$1,000 GRANDER!**

Spend \$500 in November and again in December using your Western Visa Credit Card and be automatically entered into our monthly drawings for **\$1,000!** So reach for your Western Visa this holiday season—a family getaway, gifts and groceries—for your chance to ring in the cha-ching!

Not a Western Visa Cardholder? Apply today, and an extra **\$1,000** for the holidays may be yours!

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- **Phone:** 877-254-9328
- **Branch:** [western.org](http://western.org) for locations



\*NO PURCHASE NECESSARY. ALL ENTRIES HAVE AN EQUAL CHANCE OF WINNING. \$500 in Western Visa Credit Card purchases on a single Western Visa Credit Card (excludes Western Business, Business Plus, Corporate, and other non-consumer cards) between November 1, 2015 and December 31, 2015. Drawing will be held on December 31, 2015. Odds of winning are 1 in 10,000. Winner must be a U.S. resident at the time of purchase. Void where prohibited. © 2015 Western Federal Credit Union. All rights reserved.