

First Responders **FIRST!**

Financial Hot Topics from Your Credit Union

Over-Charged Over The Holidays? Don't Over-Pay Now!

Did you know the average credit card charges about 17% in interest, and most store credit cards charge upwards of 26%? If you haven't looked at your card balances lately, it's a good idea to dive in and see exactly how much you're paying.

While it may have been convenient to "charge" your way through the holidays, if your credit cards or store charges are charging too much now that all the fun is over, you don't have to just sit there and take it! Regardless of any extra discounts or other benefits you received for using their cards, these exorbitant rates will ensure you pay them back – in spades!

Now that you've maximized using those store cards, you can now transfer your balances to a lower rate card and save big on future interest payments.

BFCU offers the same low fixed rate of **ONLY 9.90% APR*** on all purchases and balance transfers to our VISA® Platinum Credit Card. With no balance transfer fees and no annual fees, this is a great opportunity to save!

To learn more or apply for the BFCU VISA® Platinum card, visit **bosfirecu.com** or call or stop by.

	Rate	Balance	Min. Payment	Time to Pay-Off	Total Amt Paid
Avg Store Card	26.01% APR ⁺	\$5,000	3%	28 Years	\$17,264.00
BFCU Platinum Card	9.90% APR	\$5,000	3%	12 Years	\$6,794.00

Transfer your balance to BFCU for a **savings of up to \$10,470.00**

**Boston Firefighters
Credit Union**
First Responder Banking

bosfirecu.com 617-288-2420

60 Hallet Street, Dorchester 2029 Centre Street, West Roxbury

Federally Insured by NCUA Equal Housing Lender Equal Opportunity Lender

*APR = Annual Percentage Rate. If you are charged interest, the charge will be no less than \$0.50. Dollars and years are rounded and based on bankrate.com credit card calculator. Savings are approximate and may vary based on circumstances. *CBSnews.com 10/10/19.

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