



December 1, 2015

Re: Christmas Crunch Loans - Available for a Limited Time

Is Christmas putting a CRUNCH on your wallet?

If you answered yes, a Christmas Crunch loan might be just what you need.

Christmas Crunch Loans are designed to help you with the expense of Christmas. They are small loans (typically \$5000 or less), that have 60 days no payment, and then 9 months to pay the balance in full. This way, you will have your loan paid in full before next Christmas.

If you need some help with the Christmas CRUNCH, call your branch to speak with a Financial Services Officer about a Christmas CRUNCH Loan today.

This offer is available until December 31, 2015.