



**"I saved a member
\$1,300 in monthly
payments."**

-Michael, Fibre Federal Consumer Loan Officer

DEBT CONSOLIDATION LOANS

**How much
can our team
save *you*?**

**Fibre
Federal**
YOUR COMMUNITY CREDIT UNION



“My member saved \$163 per month!”

-Michelle, Fibre Federal Consumer Loan Officer

Real-Life Example #2

	Total Owed	Monthly Payment
Personal loan	\$4,108.00	\$315.00
2 credit cards	5,356.00	163.00
Total before consolidation		\$478.00

After consolidating into a personal loan for 36 months at 7.99% Annual Percentage Rate, the payment is \$315.00, which also includes life, disability, and involuntary unemployment protection. This member saves \$163.00 per month.

These actual scenarios are examples of the money we save our members every day, by consolidating their higher-rate debt into one low-rate loan. This can result in more money in-pocket each month, the opportunity to pay debt off faster, tax savings, and TruStage loan payment protection.

It costs nothing to consult with a member of our loan team and see how much money we can save you. We'll work with you to find the loan and term that works best for your needs. And because we practice rate equality, all qualified applicants get our lowest rate, no matter their credit score.

Call or visit us today to see how much we can save **YOU!**

Real-Life Example #1

	Total Owed	Monthly Payment
Two personal loans	\$1,758.34	\$119.00
Medical bill	770.00	30.00
Five credit cards	6,659.00	329.00
Total before consolidation		\$478.00

After consolidating into a personal loan for 60 months at 8.99% Annual Percentage Rate, the payment is \$204.00, which also includes disability protection. This member is saving \$274.00 per month.

“I saved a member \$274 a month.”

-Irene, Fibre Federal Consumer Loan Officer



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Lower Columbia Region

Longview

Main Office 822 Commerce Ave
Ocean Beach 2121 32nd Ave
Triangle Mall 800 Triangle Center

Kelso 1003 13th Ave S

West Kelso 102 NW 5th

Castle Rock 202 Front Ave SW

Woodland 1147 N Goerig St

Kalama 384 N First St

Rainier, OR 102 W 5th St

Oregon Coast Region

Astoria 85 W Marine Dr

Seaside 2315 N Roosevelt Dr

Tillamook 1510 3rd St

Lincoln City 2004 NW 36th St

Newport 1625 N Coast Hwy

Warrenton 1771 SE Ensign Ln

