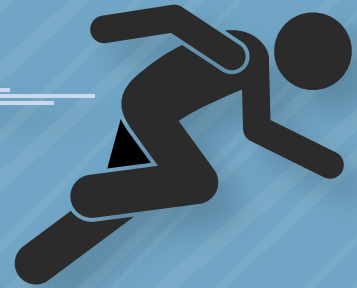


DON'T LET EXPENSES CATCH UP TO YOU.



INTRODUCING **THE PAYDAY CERTIFICATE***

Use your tax return to pay yourself throughout the year!

PAY OFF DEBT
throughout the year
or use for expenses.



REBUILD CREDIT
by transferring deposits to
a share secured credit card.**

MARCH

JUNE

SEPTEMBER

DECEMBER

**INVEST YOUR
TAX RETURN**



**SUMMER
PAYDAY!**



**FALL
PAYDAY!**



**WINTER
PAYDAY!**



**PEOPLES
ADVANTAGE**
FEDERAL CREDIT UNION

PEOPLESADVFCU.ORG
804.748.3081
INFO@PEOPLESADVFCU.ORG

*Payday Certificate minimum deposit of \$500 to open. \$2,000 opening deposit for quarterly payout, \$500 opening deposit for one payout. Payout options available are March 1, June 1, September 1 and December 1. Penalties will apply with early withdrawal. **Share Secured Visa rate is based on individual credit worthiness and subject to approval. Federally insured by NCUA.