



# SWAP, DROP & SAVE

**LOW balance transfer rates to help you pay down debt faster.**



VISA®  
GOLD  
AS LOW AS **3.99** % APR\*

VISA®  
CLASSIC  
AS LOW AS **4.99** % APR\*

This 12 month low rate will give you the advantage you need to pay off credit cards!



**Refinance auto loans from other financial institutions and save big.**

AUTO  
LOANS  
AS LOW AS **1.60** % APR\*

Refinance your auto loan with us and you'll save money monthly and over the life of your loan.

\*APR=Annual percentage rate. HEWFCU auto loans and HEWFCU Visa not eligible for this promotion. As low as rate includes 0.50% Preferred Rate discount. Auto loan rates based on credit history. Low Balance Transfer rates good for 12 billing cycles; then rates revert to 11.90% APR for Visa Gold and 14.90% APR for Visa Classic. Amount of Visa Balance Transfer must be available on your Visa with HEWFCU. Standard underwriting guidelines apply.