

Do THE Math!



Ethicon Credit Union
+ Great Credit Card Interest Rates

BIG SAVINGS!



Every penny counts, even on interests rates. Make the switch today to start saving more on your credit card purchases and keep more of your money in your pocket. Transfer your balance to the Ethicon Credit Union MasterCard® Classic Credit Card for Big Savings!

You'll enjoy the benefits:

- 5.9% APR* on balance transfers for 12 months, then a rate of 9.9%
- No annual fee
- 25-day grace period

If you don't currently have an Ethicon MasterCard Credit Card and want more information, contact us at (706) 776-5458, or visit our Web site at www.ethiconcu.org.

* Annual Percentage Rate. 5.9% APR for 12 months after the first balance transfer transaction posts to your account under this offer. The rate on the MasterCard Classic Credit Card is 9.9%. These rates are current as of 09/15/2011. Rates are subject to change. Ethicon Credit Union will discount your rate to 5.9% on balances transferred from financial institutions and/or department store credit cards. Ethicon Credit Union reserves the right to decline to process any balance transfer request for any reason. Ethicon Credit Union will not transfer a request made payable to an individual. Balance transfers from any other Ethicon Credit Union Account are also not eligible for the special discount rate. The discount rate does not apply to purchases with an Ethicon Credit Union Credit Card or regular cash advances. Any remaining balances outstanding at the end of the 12 month period will revert back to your standard MasterCard credit card rate. Qualification is based on an assessment of individual creditworthiness and Ethicon Credit Union's underwriting standards. Programs, rates, terms and conditions are subject to change without notice.