



**888.456.2227**  
**www.balancepro.net**

Monday–Thursday, 5am–8pm,  
Friday 5am–5pm, and Saturday, 8am–5pm (PST)

*(Tear off the card above and keep it in your wallet.)*



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San Francisco, CA 94105

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# ACHIEVE BALANCE



Whether you're hoping to minimize credit card debt or finance your child's education, **BALANCE** is here for you.

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or log onto:

**[www.balancepro.net](http://www.balancepro.net)**

In a world with so many financial obligations and options, it's no wonder money management often seems overwhelming. That's why our credit union has partnered with a financial fitness program called **BALANCE**.

Through this partnership, you now have access to free and low cost financial counseling services.

#### **InfoLine**

Certified financial counselors are available to answer your questions about money management and other personal finance topics.

#### **Money Management Counseling**

If you'd like to get out of debt, improve your credit or avoid bankruptcy, a counselor can help you design a realistic spending and savings plan.

#### **Debt Management Plan**

Consolidate your credit card payments, lower payment amounts, and even reduce or eliminate interest and fees to get out of debt.

#### **Credit Report Review**

Creditors, employers and others often use credit reports to assess a person's financial fitness. A counselor will review your credit report with you, making sure you know your rights. **BALANCE** can even provide a low-cost credit report.