

Today, with more Financial Obligations And Many Financial Options, Money Management May Seem Difficult And Confusing At Times.

That's why Summit Credit Union, through a partnership with **BALANCE**, provides you with a benefit of membership that will help you balance life's financial demands. You can obtain information and advice on credit counseling, budgeting, and debt management services.

Nearly everyone has money issues of some variety and **BALANCE's** financial fitness programs are designed to give you access to the fairest financial advice available and financial choices that serve your best interests. And, it's provided to you free of charge.

Counseling

Schedule an appointment to talk with a counselor over the phone. Counselors are qualified to discuss general money management and credit topics including goal setting, spending and savings plans, credit and credit reports, and housing issues.



Debt Management

If you are having trouble making ends meet or receiving collection calls or letters, **BALANCE** can help you consolidate bill payments and negotiate with creditors to lower payments and in some cases, reduce or eliminate interest and fees.

**“Debt, Money, & Credit
...Oh, My!”
BALANCE can help you
master your money.**

Credit Report Review

Information in a credit report can affect your ability to rent an apartment, buy life insurance, obtain employment, or qualify for financing for a car or home.

It is important that you check your credit report for accuracy at least once a year. Once you obtain a copy of your credit report, **BALANCE** provides a confidential conference with a certified credit report specialist at no cost.

QuickPay

If you just need a little motivation and guidance to help you get out of debt and reach your financial goals, QuickPay may be just the tool you need. QuickPay is a computer generated bill payment schedule designed to compute the most efficient way to pay back debt. This program demonstrates how to spend less on interest charges and speed up the repayment process.

For help, call a BALANCE counselor toll free at 888-456-2227 or visit them online at www.summitcu.org/balance, and let them know you are a Summit Credit Union member.

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