



**Too much holiday spending?
Too many bills?**

Take Control and Ditch Your Debt!

Say “yes” to debt consolidation for:

**Lower interest and payments
Fewer due dates to remember
More breathing room each month
Credit score improvement
Fewer bills to pay
Better awareness of what you owe
and when it will be paid off**

Call or stop by to learn more or apply online at kpcu.org!