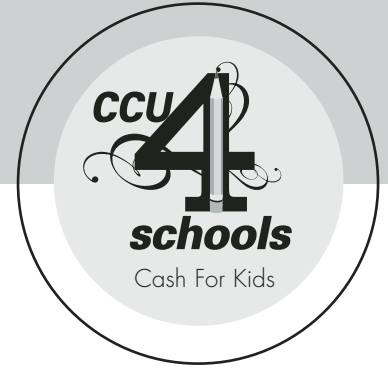


School Rewards VISA CREDIT CARD



Too Much of a Good Thing? Tips from CCU 4 Schools on Paying Down your Credit Card Debt

They're small, easy to carry, and easy to use. These things make credit cards the payment method of choice among millions of American families. All too often, however, these families let credit card debt mount up. It's good to know, then, that with patience and a plan in hand, tackling credit card debt is a manageable accomplishment. Here are some tips to help you get started:

- **Be aware of your debt.** Knowing how much you have and what financing rates you are paying on your debt is an important first step. Then, you can begin to prioritize how to better handle any debt that may be getting out of control.
- **Make a plan.** Once you've taken a look at your overall debt, you'll be able to set some goals and create a plan for paying down your debt. Set timelines and make sure your expectations are reasonable and in accordance with your income and household expenses for necessities.
- **Don't spend more than your income.** Going forward, try to use your credit cards as a payment method more than as a source of income. This means paying off your monthly purchases as often as you can, rather than carrying a balance and letting it build up over time.
- **Pay off your debt.** Start with high-interest debt first. Pay all your debts on time to avoid late fees and make more than the minimum payment.

Choose your credit cards wisely. Start by choosing one with an affordable financing rate and extra benefits that you value. The CCU 4 Schools Rewards Visa card is a great choice because it offers a great financing rate and gives your favorite school cash back rewards, along with all the other benefits and convenience you can expect from Visa. Apply online for your CCU 4 Schools Rewards Visa credit card at ccu4schools.com or stop by any California Credit Union branch. Visit www.californiacu.org for branch locations.