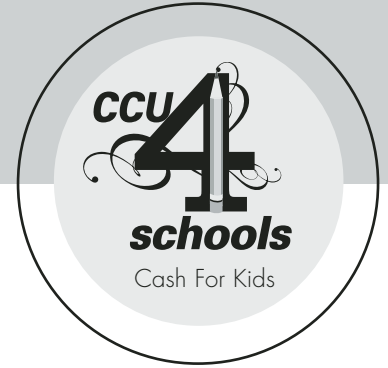


School Rewards VISA CREDIT CARD



Smart Habits for Smart Rewards Building Good Credit Habits with your CCU 4 Schools Visa Credit Card

No matter how beneficial your CCU 4 Schools Rewards card purchases may be to the school of your choice, it's important to understand a few easy strategies for using your CCU 4 Schools card wisely and managing your overall debt. Here are a few helpful tips:

- Use your credit card as a convenient way to make purchases – not as a source of income. One mistake many American families make is to use credit to live beyond their means month by month. Simply put, people use their credit cards to spend more than they make in income. The result? A pile of mounting debt. When you use your credit card as a way to make purchases within your means, you'll likely be able to pay off most or all of your monthly expenses when the statement arrives. That means you can carry less of a balance and save on finance charges.
- Consolidate your higher interest debt. Your CCU 4 Schools Rewards Visa card comes with a fantastic financing rate, making it an ideal card to which you can transfer balances of higher interest debt.
- As with any source of credit, you should always pay your bills on time to avoid late fees. This also helps you build and maintain a healthy credit record.

Using your CCU 4 Schools Rewards Visa credit card with the above tips in mind will make it a win for you and a win for your school! 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.