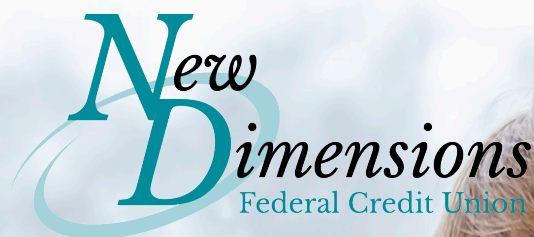


# An Energy Loan Can Help You Stay Warm this Winter!



Educate. Empower. Evolve.

## 7.75% APR\*

Up to 12 months

Don't let the cold catch you off guard this winter—our home energy loans are designed to make heating costs manageable, so you and your family can stay warm and worry-free all season long.

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*\*Annual Percentage Rate; Rate subject to change without notice; membership eligibility required. Payment \$86.87 per \$1,000 borrowed. Subject to underwriting guidelines. Certain restrictions apply.*