



ROLLING F  
CREDIT UNION ★ EST. 1948



## Member Connect

Q2, 2025

# Home Equity Line of Credit & Home Equity Loan

Rolling F Credit Union is excited to now offer **Home Equity Lines of Credit (HELOCs) and Home Equity Loans!** Whether you're planning a home improvement project, consolidating debt, or covering a major expense, our new home equity options can help you make the most of the value in your home—with competitive rates and flexible terms. Visit us today to learn more and see which option fits your needs.

## Dealing with Debt?



### Here are some tips to wipe out debt!

- **List all your debts** – Include balances, interest rates, and minimum payments.
- **Prioritize high-interest debt** – Pay off credit cards or payday loans first (this is the avalanche method).
- **Try the snowball method** – If you need motivation, pay off the smallest bills first to build momentum.
- **Always pay more than the minimum** – Even an extra \$20 a month can save hundreds in interest.
- **Consolidate if it helps** – A lower-interest loan or balance transfer can reduce your payments.
- **Set a payoff goal** – Break it into smaller milestones to stay motivated.
- **Track your progress** – Seeing the balance drop helps you stay focused and committed.

## IN THE COMMUNITY

Rolling F is proud to support local high schools!





Member Spotlight:

# Charlotte



## Why did you choose Rolling F Credit Union?

I chose Rolling F Credit Union because of the low interest rates they had to offer and because Rolling F is a great, local financial institution that was recommended to me.

## How was your experience?

I had a great experience working with Cynthia at Rolling F. All of my many questions were answered in a timely manner and I was treated with care and respect.

## What do you like to do for fun?

I am a runner and I enjoy strength training at the gym. I am also a big foodie and am always up for trying new places and new dishes with friends and loved ones of course!



## Get started **RIGHT** with... **SMALL BUSINESS ACCOUNTS\***

Rolling F Credit Union is excited to announce that we now offer **Small Business Accounts!** Whether you're just starting out or looking to grow, our business accounts are designed to support your goals with personalized service, convenient digital tools, and competitive features. Visit us today to learn how we can help your small business thrive.

*\*sole proprietor only, call to see if you are applicable.*

# Vacation Loans

as low as **5.69% APR**

Max \$25,000  
up to 12 months

Wherever your dream vacation is, let us know. We would love to help you get a vacation loan to make that dream come true. All we ask is you bring us back some pictures and tell us all the stories.



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Monday - Friday  
9:00am - 5:00pm

