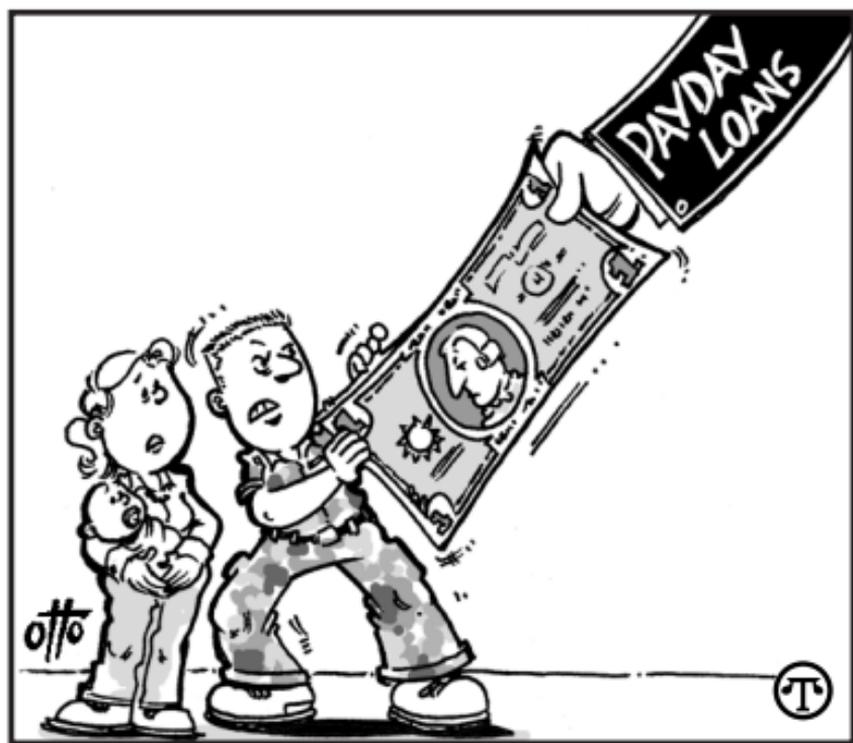


MANAGING YOUR MONEY \$

Payday Loans

(NAPSA)—America's military is being targeted. Not by terrorists or a foreign power, but by unscrupulous moneylenders who prey on military families that are simply trying to make ends meet.



“Payday” loans can be costly for young military families.

So-called “payday” loans are marketed as cheap and hassle-free but have proven to be detrimental to service members who have chosen them as a means of overcoming immediate needs for cash. Payday lenders offer short-term loans at exorbitant interest rates, then repeatedly renegotiate the loans when the borrower cannot pay.

Credit unions offer far greater benefits, including lower fees, better interest rates, financial counseling and community outreach programs. Their mission of service includes making quick, low-interest loans to military families, plus education and financial strategies to help young families build a solid future. For more information, visit www.nafcu.org.