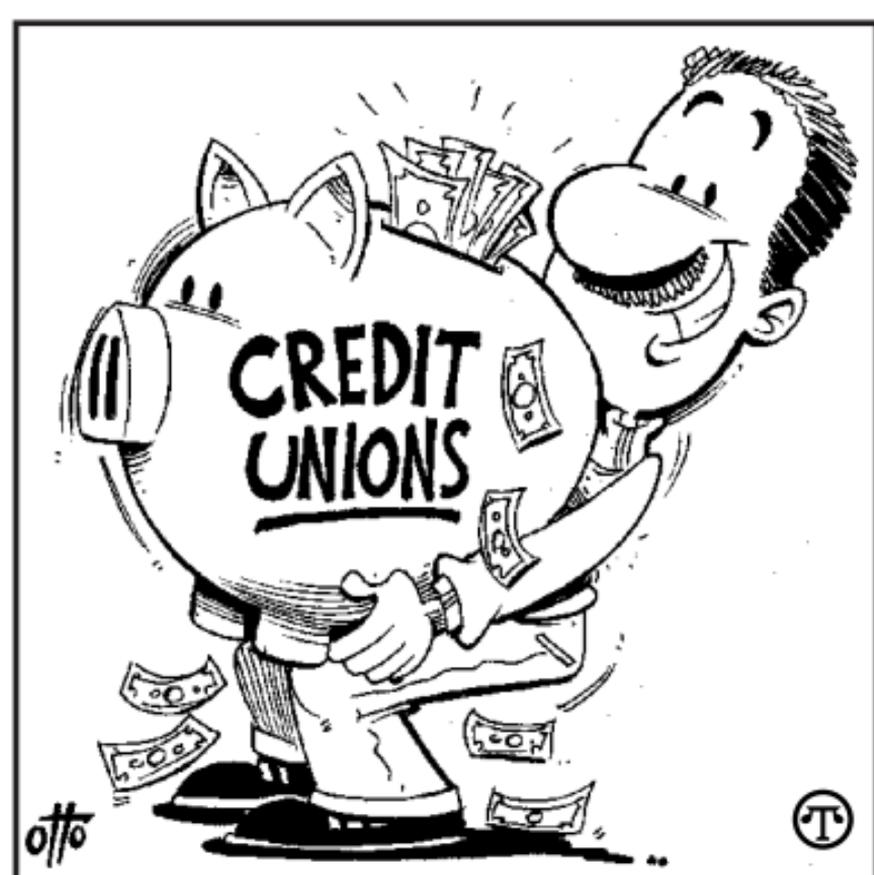


# UNUSUAL WEEDS

## Spreading The Wealth

(NAPSA)—Americans in lower-income neighborhoods have found a number of ways to make their nest eggs grow.



**Building Credit**—A number of people in traditionally underserved communities have used credit unions to save money.

That's significant because residents in such areas typically have difficulty finding a financial institution with minimal deposit requirements and reduced fees. As a result, many have to use expensive check-cashing or payday loan services. These factors can make it difficult to accumulate savings.

One key to many people's financial success? Credit unions. According to the National Association of Federal Credit Unions (NAFCU), credit unions have worked with low-income members to help revive neighborhoods, enable people to get control of their finances and start small businesses.

Many credit unions offer low- or no-fee services, above-average interest rates on savings and below-average rates on credit cards, loans and mortgages.

Over 82 million Americans belong to credit unions. For many, they have been an inexpensive way to get a better handle on their finances. For more information, visit [www.nafcu.org](http://www.nafcu.org).