

ACHIEVE BALANCE

With so many financial issues, money management can feel overwhelming. That's why IC Federal Credit Union has partnered with BALANCE, a financial fitness program that makes it easy for you to get on top of your situation. Whether you're saving for your child's education, or trying to get out of debt, BALANCE counselors are here for you.

Free benefit with your IC Membership

As a benefit of your Membership at IC, you now have free access to the following confidential services:

InfoLine

Certified counselors are available to answer your questions about money management and other personal finance topics.

Call 1-888-456-2227

Monday - Thursday	8:00 a.m. - 11:00 p.m.
Friday	8:00 a.m. - 8:00 p.m.
Saturday	11:00 a.m. - 8:00 p.m.

Money Management Counseling

If you'd like to get out of debt, improve your credit or avoid bankruptcy, a counselor can help you design a realistic spending and savings plan.

Debt Management Plan

Consolidate your credit card payments, lower payment amounts, and even reduce or eliminate interest and fees to get out of debt.

Credit Report Review

Creditors, employers and others often use credit reports to assess and person's financial fitness. A counselor will review your credit report with you, making sure you know your rights. BALANCE can even provide a low-cost credit report.



www.balancepro.org



IC FEDERAL
CREDIT UNION
Because it's all about *YOU!*

- Rev. 7/2011
- Fitchburg - 300 Bemis Road
 - Ayer - 72 Park Street
 - Fitchburg - 520 Electric Avenue
 - Leominster - 400 Mechanic Street & Watertower Plaza
 - Westminster - 71 Main Street

iccreditunion.org
Connecting All Departments
800.262.1001

