We Have Low-Interest Loans for All Occasions!

You may still have time to take advantage of our introductory special on Visa Gold credit cards. Open a new Visa Gold card with us and you get a special low rate of 3.95% APR on your new account for 90 days. This rate will apply to all balances you put on your card in the first 90 days—both purchases and balances transferred from other cards. We'll also give you a 1% cash rebate for transferred balances. The rebate will be deposited in your account in 30 days.

After the first 90 days, our regular fixed rate of 7.9% APR will apply to new purchases, balance transfers, your annual fee, and any other charge you make to your card. The regular fixed rate of 7.9% APR will remain in effect on the outstanding balance on any purchases that you make within the grace period. The grace period for new purchases is 25 days. To get a new card, just fill out the reservation form and mailing your application to:

American Express
P.O. Box 981063
Cleveland, OH 44198

For the best rates around on used car loans, just think MidState Educators Credit Union.

Use Car Loans As Low As 4.49% APR!

If you know that MidState Educators charges the same interest rates for used car loans as for new cars? That's one way of saving with many other financial institutions—but we think it's just another way we serve you better.

So if you're buying a used car, think of MidState Educators first! As of January 1, 2004, our regular rates start at a low 4.49% APR—and with electronic payments (that can get you a 4.99% APR). Either come in to see us, stop by the Drive-thru or go online to our Web site (www.msedcu.org), we're here for you.

Don't delay! Now's the time to take advantage of the best rates in town and get a chance for a large-screen Plasma TV, courtesy of Plasma TV Promotion, P.O. Box 163398, Columbus, OH 43215. Limit one postcard entry per household. Must be 18 to enter. *No purchase necessary. You may enter by sending a 3 X 5 postcard with name and address to: MidState Educators Credit Union, 399 E. Livingston Ave., Columbus, OH 43215.
**Conflict of Interest Disclosures**

No relationships relevant to the contents of this material exist.

**Contact Information**

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**References**

1. “The 69th Annual Meeting”
2. “Home-Buyers Seminar”
3. “News for Home-Buyers”
4. “Financial Institution!”
5. “Bouncing a Check May Soon Hurt Less”
7. “Home Equity Line Of Credit starts at just Prime - 6%.”
8. “Bouncing a check is both embarrassing and expensive. Most of us have.”
9. “If your identity has been assumed, ask the credit bureau to print a statement to that effect in your credit report.”
10. “In order for a financial institution to do business, it must have a valid charter.”

**Footnotes**

1. “The 69th Annual Meeting”
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