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**Education First**  
— FEDERAL CREDIT UNION —

November 2019

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- Say Goodbye to Late Fees!



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## Say Goodbye to High Interest in 2021

A Debt Consolidation Loan at Education First FCU offers many benefits and with rates as low as 6% APR, it might be time to consider consolidating all of your debt into one, low interest payment a month.

As part of our commitment to helping you get out of debt, we are offering a one-year subscription to You Need a Budget (YNAB) personal finance software **absolutely free!**

Learn more about how to secure a debt-free life by reading our Debt Consolidation eBook and utilizing our Financial Calculators.

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## Say Goodbye to Late Fees!

Thanks to our brand new payment reminder text program, PayPrompt™, you can receive text messages that will remind you of your upcoming loan payments with Education First FCU. Best of all, it's free! Beginning **January 12**, we will be sending out text messages to all Education First FCU members who have an active loan with us and have provided a mobile telephone number.

[READ MORE](#)

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