

## **KaiPerm News**

### **Christmas in July**

**We can help you avoid financial stress during the holiday season.  
Open a Holiday Club Account and start saving today!**

Direct Advantage members earn 0.20% APY with dividends paid annually on the Holiday Club Account. The funds in your Holiday Club Account will transfer automatically to your 01 Savings Account on October 31 for your use over the holiday season.

*Call us today to get started!*

### **Visa Balance Transfer**

**Are high interest rates weighing you down?  
We have the perfect solution for you!**

Take control of your finances with our Visa Balance Transfer. Apply today and experience the freedom of smart financial management with our Visa Balance Transfer.

***9.95% until the balance is paid in full with NO balance transfer fee***

*Your journey towards financial freedom starts now!*

### **Summer Fun Loan**

**Want to make your vacation more enjoyable by putting a little more spending power behind it? Our Summer Loan is back!**

Whether it's booking a dream holiday, exploring new destinations or indulging in exciting activities. Our loan can help you make the most of your summer adventures without worrying about the financial burden. You can have the financial flexibility to create unforgettable memories and experiences during your vacation.

- Up to \$3,000.00 per household
- Direct Advantage rate is 6.99%
- Offer good until 08/31/2024
- Maximum one year term

*Apply for our summer fun loan today!*

**NCUA insured up to \$250,000**