

CREDIT CARD SMARTS™

Cost of Delay® Calculator

— SIDE 1 —

Paying Just the **MINIMUM?**

Check the **REAL** cost
of your credit card debt.

Cost of Delay® Calculator

Find your current debt: ▶

If you pay just the minimum each month*

You will pay a total of for your debt,
including in interest charges, and you
will make monthly payments for years!*

* **Assumptions:** Minimum monthly payment is 3% of your outstanding loan balance; 18% nominal annual interest rate (1.5% per month); dollars and years are rounded to the nearest whole numbers; stated percentage of balance is paid monthly; no additional fees or charges are incurred during repayment period; no payment is less than \$15, except the last payment. Pull out slide for further explanation.

— Turn over for Side 2 —



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

An Advantage™ Calculator

CREDIT CARD SMARTS™

Booster® Calculator

— SIDE 2 —

Pay **MORE** Each Month And Save a **LOT!**

Booster® Calculator

◀ **First, Find Your Debt**

Now, See How Much You Can SAVE:

Monthly Payment ▼	Payment Amount* ▼	YEARS In Debt ▼	Interest PAID ▼	Interest SAVED** ▼
3% of balance:	<input type="text"/>			
4% of balance:				
6% of balance:				

* This is your first monthly payment. If you do not charge more, your payments will decrease each month. See "Assumptions" on Side 1.

** Savings based on boosting payment from 3% to 4% or to 6%.

Wondering Where to Find Money To Boost Your Payment?

Try cutting back on something. For example, one less shopping trip or dinner out could save you \$50 or more!

Tempted to buy **more** on your credit card?

Check the **TRUE** cost of a credit card purchase
if you pay just **3% minimum** each month:

Price Tag:	\$50	\$100	\$250	\$500	\$1,000
Interest: *	\$49	\$ 97	\$243	\$486	\$ 971
True Price:	\$99	\$197	\$493	\$986	\$1,971

* Interest is the total interest you would pay over time for charging this purchase to your card. Assumes you already have a balance of approximately \$500 or more on your credit card. See "Assumptions" on Side 1 for interest and payment assumptions.

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An Advantage™ Calculator