

SHOULD I TRANSFER MY CREDIT CARD BALANCES?

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INTRODUCTION

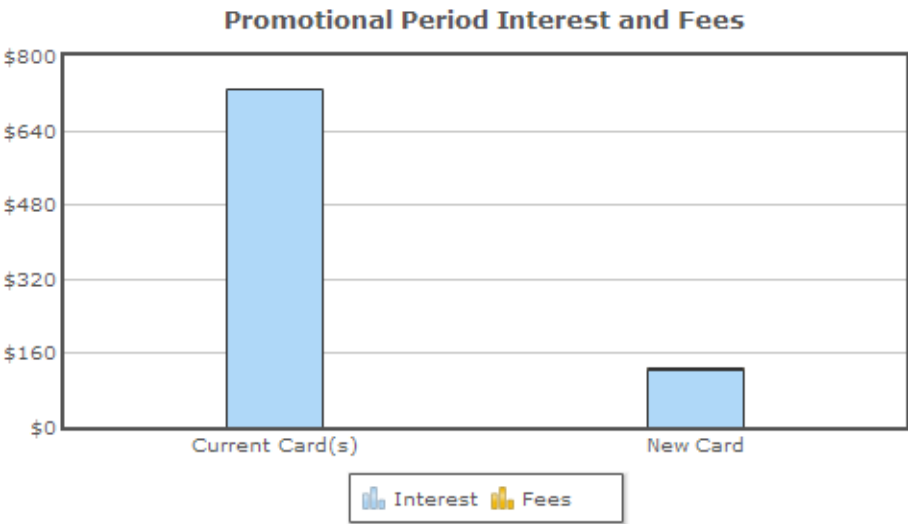
You might realize significant monthly interest savings by transferring your higher rate credit card balances to a lower rate credit card. Use this balance transfer calculator to help determine those potential savings.

SUMMARY OF INPUT

Credit Card 1	\$8,441
Credit Card 1	17.24%
Credit Card 2	\$0
Credit Card 2	0.00%
Credit Card 3	\$0
Credit Card 3	0.00%
Credit Card 4	\$0
Credit Card 4	0.00%
Introductory rate (if applicable)	2.90%
Months of promotion (if applicable)	6
Regular interest rate	12.90%
Annual fees (if applicable)	\$0
Balance transfer fee (% of balance)	0.00%
Balance transfer fee maximum	\$0

ANALYSIS

By transferring your credit card balance(s) you can save an extra \$605 over the introductory rate period of 6 month(s) taking into account fees of \$0. You can continue to save \$31 per month after the promotion period.



This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.