



We live in uncertain times... but Alternatives remains stable and strong. We have not decreased or eliminated any of our current programs or services that help our members stay on firm financial footing. We will continue to strive to be a community financial leader.

...How Can We Help You?

If you are looking for ways to do more with less, consider Alternatives for:

- **Debt Consolidation:** combine multiple loans into one loan at a lower rate
- **Home Equity Line of Credit:** (with rates as low as 4.50% APR) to also consolidate debt, pay off higher-APR loans, or finance your child's tuition
- **Short-term, low balance loans:** for "in a pinch" financial needs - taxes, medical emergencies, home repairs
- **Free Tax Preparation Program:** for individuals with income \$27,000 or less; families with \$42,000 or less
- **Individual Development Accounts:** save for college, a home or for starting a business, and we'll match your savings - as much as 4:1!

News Shorts from



125 N. Fulton St. • 607-273-4611
www.alternatives.org



We live in uncertain times... but Alternatives remains stable and strong. We have not decreased or eliminated any of our current programs or services that help our members stay on firm financial footing. We will continue to strive to be a community financial leader.

...How Can We Help You?

If you are looking for ways to do more with less, consider Alternatives for:

- **Debt Consolidation:** combine multiple loans into one loan at a lower rate
- **Home Equity Line of Credit:** (with rates as low as 4.50% APR) to also consolidate debt, pay off higher-APR loans, or finance your child's tuition
- **Short-term, low balance loans:** for "in a pinch" financial needs - taxes, medical emergencies, home repairs
- **Free Tax Preparation Program:** for individuals with income \$27,000 or less; families with \$42,000 or less
- **Individual Development Accounts:** save for college, a home or for starting a business, and we'll match your savings - as much as 4:1!

News Shorts from



125 N. Fulton St. • 607-273-4611
www.alternatives.org



We live in uncertain times... but Alternatives remains stable and strong. We have not decreased or eliminated any of our current programs or services that help our members stay on firm financial footing. We will continue to strive to be a community financial leader.

...How Can We Help You?

If you are looking for ways to do more with less, consider Alternatives for:

- **Debt Consolidation:** combine multiple loans into one loan at a lower rate
- **Home Equity Line of Credit:** (with rates as low as 4.50% APR) to also consolidate debt, pay off higher-APR loans, or finance your child's tuition
- **Short-term, low balance loans:** for "in a pinch" financial needs - taxes, medical emergencies, home repairs
- **Free Tax Preparation Program:** for individuals with income \$27,000 or less; families with \$42,000 or less
- **Individual Development Accounts:** save for college, a home or for starting a business, and we'll match your savings - as much as 4:1!

News Shorts from



125 N. Fulton St. • 607-273-4611
www.alternatives.org