

SHORT  
TERM  
LOANS  
Vs.  
LONG  
TERM  
GOALS



# Do All Your Loans Stand up?

At SunState we take a different approach when it comes to your financial wellbeing. Oftentimes, many of us make financial decisions with only the immediate need in mind. The need to solve or to satisfy a particular situation and do it quickly becomes more important than what may be in our long-term financial best interest.

We believe it's our responsibility to solve your short-term financial need while keeping a mindful eye on your long-term financial security. The reality is that fulfilling short-term needs without sacrificing long term goals is quite manageable, but only if you try - and the result is a much healthier overall financial picture for you and your future.

Think of borrowing money as not just a single transaction-oriented event, but instead as an opportunity to make a strategic financial decision. Of course car loans, home equity loans and consolidation loans serve a short-term purpose, but are those loans smart money decisions? Are those loans positioning you to improve your financial situation in the future? Or, are they simply getting you from point A to point B without keeping a watchful eye on your long-term financial goals?

Let's face it, how many loans or opportunities for loans do you have in your lifetime? Each of those opportunities should be a chance to review your finances and see where responsible and strategic borrowing may be able to improve your situation. No loan decision should be made based only on its own independent merits and conditions. Instead, take the loan that fits best with your "big, long-term picture."

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For example, if you have a \$5,000 VISA with a balance that generally stays around \$4,500, you really only have access to \$500 of credit limit - the remaining balance is basically a standard loan for which you are paying, in most situations, a higher premium interest rate - everybody knows credit card rates are generally higher than rates on other types of loans. If a need arises and you are looking for an additional \$2,000, most would choose to find a way to raise their credit line on their VISA. As a SunState member, this would be an excellent opportunity to see if there was a better way to give you access to the money you need, plus improve your overall financial picture. If you have equity in your home or car, SunState could consolidate that VISA and the extra money you need while lowering the overall interest you are paying. This move could save you substantially each month while reducing what you owe.

Smart money decisions go a long way in protecting your financial future, and at SunState Federal Credit Union, we are your partner as you make them. Our team of loan experts will work with your unique situation and uncover ways to help. They will help you to make calculated financial decisions designed to improve not only the car you're driving or the bathroom that needs remodeling, but also improve your overall progress towards your long-term financial goals. Stop by today and ask how we can help.

*We're built for  
times like these -  
we're built for you!*



YOUR ONE TRUSTED FINANCIAL PARTNER