



**BACK TO SCHOOL** **LOAN SPECIAL**  
 RATES AS LOW AS **6.99% APR\***  
 UP TO 24 MONTHS  
 BORROW UP TO **\$10,000**

Whether it's school supplies or covering that last bit of tuition for the semester, XCEL is here for your back-to-school needs!

With up to \$10,000 to make the transition back to school easier than ever, XCEL wants to help every step of the way.

**FIND YOUR FINANCIAL FREEDOM THIS SCHOOL YEAR!**

- Fund back-to-school items for kids of any age
- Furnish a dorm room or apartment
- Upgrade your laptop, tablet or mobile phone
- Repayment terms that fit your budget

Apply now through **September 30<sup>th</sup>** to take advantage of the low Back-to-School rate you deserve with XCEL.

Any questions please call us at **973-ASK-XCEL (973-275-9235) Option 2** or email us at **Lending@XCELfcu.org**

APPLY NOW



\*APR = Annual Percentage Rate. All rates are subject to change at any time. Rates are based on an evaluation of credit history and approvals are subject to our underwriting criteria. This offer expires 09/30/2021.



XCEL Federal Credit Union  
 (973) ASK XCEL | www.XCELfcu.org

