



Consolidation Loans

Do you feel overwhelmed by bills?

Are you bogged down with multiple payments – at high interest rates – that go to different creditors? A Navy Federal consolidation loan can help!

A Navy Federal consolidation loan not only helps reduce the amount of interest you are paying (and the stress you are feeling), but it can increase your monthly cash flow.

With a consolidation loan, you can:

- ▶ **Reduce multiple payments**
Bring all your bills under one roof at Navy Federal. Stop mailing payments everywhere and worrying about multiple due dates.
- ▶ **Lower your monthly payments**
This will increase your cash flow.
- ▶ **Lower your interest rate**
Reduce high rates on retail store cards and other high-interest-rate financing.

The interest rate Navy Federal charges for consolidation loans varies depending on whether or not collateral is offered. For example, consolidation loans secured with a car or boat will have lower interest rates than signature loans. These are options to discuss with a loan counselor when you are ready to apply.

Processing

You can apply online at navyfederal.org, at your local branch, or by phone. Once approved, loan amounts are disbursed by Navy Federal in the form of a draft(s). You can pick up your draft(s) at a branch, have them mailed to you, or have them deposited into your Navy Federal account. Disbursement options may vary depending on the collateral offered.

We're here to help

Take control of your finances today. Talk to a loan counselor about a consolidation loan and let Navy Federal put you on the path to financial freedom.

For more detailed information and to apply:

1-888-842-6328

For toll-free numbers when overseas, visit navyfederal.org

Collect internationally
1-703-255-8837

TDD for the hearing impaired
1-888-869-5863

Online at navyfederal.org

Or visit a branch