



**Overspend This Christmas?**

**Need Help with “Santa Shock”**



**A Debt Consolidation Loan Can Turn Overwhelming Debt Into One Low Monthly Payment**

Want to learn more?  
Call (423) 378-9292 [www.kpcu.org](http://www.kpcu.org).



**kingsport**  
**PRESS credit union**  
 KINGSFORT • CHURCH HILL • ROGERSVILLE  
*Your Community Credit Union*