



## **Are you a victim of mega-bank tactics to continue reaping huge credit card profits?**

Recent government legislation aimed at protecting consumers has resulted in mega-banks readjusting their credit card pricing and practices. They're raising interest rates (in many cases to 30%), reducing credit limits, and closing accounts in a race to beat the February 2010 effective date of the new law.

**On the other hand, we haven't raised credit card rates in fifteen years, and we've introduced a lower rate card.**

**Now is the time to make your move.** It's easy to apply online or in person for the Gwinnett Federal Visa Platinum plus rewards card. There is no charge to transfer balances and we currently have a 0% APR for six months balance transfer offer. To learn more and apply [click here](#).