

DON'T LET DEFERRED INTEREST RUIN YOUR HOLIDAYS

As the holidays approach be wary of a lurking danger in the local mall or big box store: deferred interest promotions on credit cards. These promotions entice consumers with promises such as "no interest for 12 months" but there is a debt trap at the end. For more information about NCLC's work on credit card abuses, please visit:

<https://www.nclc.org/issues/credit-cards.html>

Here are some examples of how much interest you would pay on **BIG TICKET HOLIDAY GIFTS** with a **MAINSTREAM CREDIT CARD** (14%) versus **DEFERRED INTEREST** (24%) after one year of equal payments of 8%.



APPLE WATCH SERIES 3

\$379.00
(price)

\$31 vs. \$63
(mainstream vs. deferred interest)

AMAZON ECHO SHOW
(2ND GENERATION)

\$229.99

\$21 vs. \$38



ALL WEATHER WICKER
ROLL ARM SOFA

\$399.00

\$35 vs. \$65

FENDER STRATOCASTER MAPLE
FINGERBOARD ELECTRIC GUITAR

\$499.99

\$44 vs. \$81



SAMSUNG 43" CLASS
LED 1080P TV

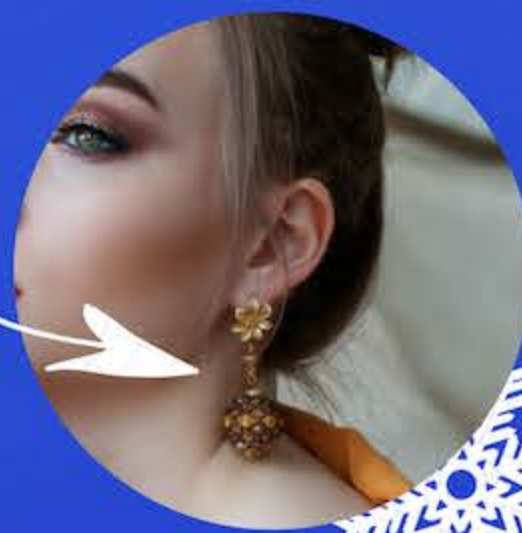
\$259.99

\$22 vs. \$42

ZALES EARRINGS

\$359.99

\$31 vs. \$58



XBOX ONE S 1TB CONSOLE

\$258.19

\$22 vs. \$41

HIGH EFFICIENCY,
FRONT LOAD WASHER

\$598

\$52 vs. \$97

