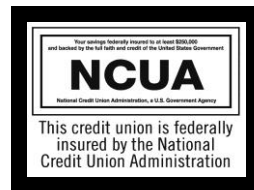


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*Rate of 5.99% APR on balance transfers until May 31, 2016 after which time the rate will return to a 9.99% APR.
This offer applies to balance transfers only, not purchases, cash advances or existing Andover Federal Credit Union credit card balances or loans. There are no transfer fees or minimum transfer requirements.

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