

Rising electricity costs?

PUT YOUR ENERGY INTO SAVINGS.

A Home Efficient Smart Loan from Public Service Credit Union may help you save money by funding:

- Insulation improvements.
- Energy efficient windows and doors.
- Improved heating and cooling systems.
- High efficiency appliances.
- And more! Tell us about your home efficiency plans.

The Home Efficient Smart Loan is available for as low as prime + 1% on terms up to 5 years.* With flexible payments, it may qualify as one of the smartest decisions ever!

579-8210

pscu.ca

403 Empire Avenue, St. John's, NL



 **CREDIT UNION**
PUBLIC SERVICE

**Eco
Loans**

*Owner-occupied properties only. Individuals must qualify for financing OAC. Rate subject to change without notice.