



A product of **CONSOLIDATED CREDIT™**
When debt is the problem, we are the solution.

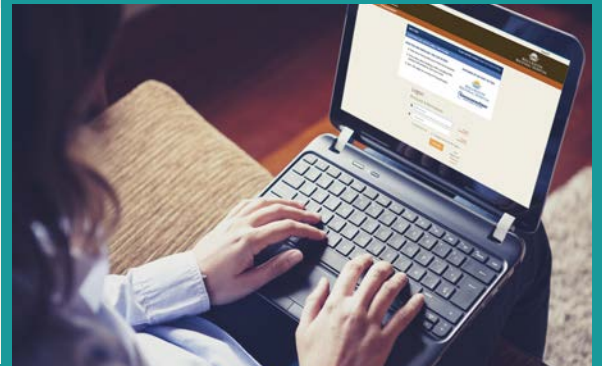
What is **KOFE**? (*Knowledge of Financial Education*)

KOFE is a program that will help you stay financially fit.
Just go to: <https://tmtfcu.kofetime.com>
Registration is easy and always FREE.

ONLINE:

Once in the KOFetime portal, you need to register or login. You will find user-friendly self-help tools like:

- Budgeting tools
- Interactive courses
- Infographics
- Videos
- Books
- Live chat



COACHING:



Their professional coaches will help you with:

- Advice with budgets and savings
- Read and understand your credit report
- Advice with credit and credit repair
- Advice to help you pay off debt
- Advice for first time homebuyers
- Advice and resources to avoid foreclosure

They are just a call away!

1-844-647-2476 (*It's always FREE!*)