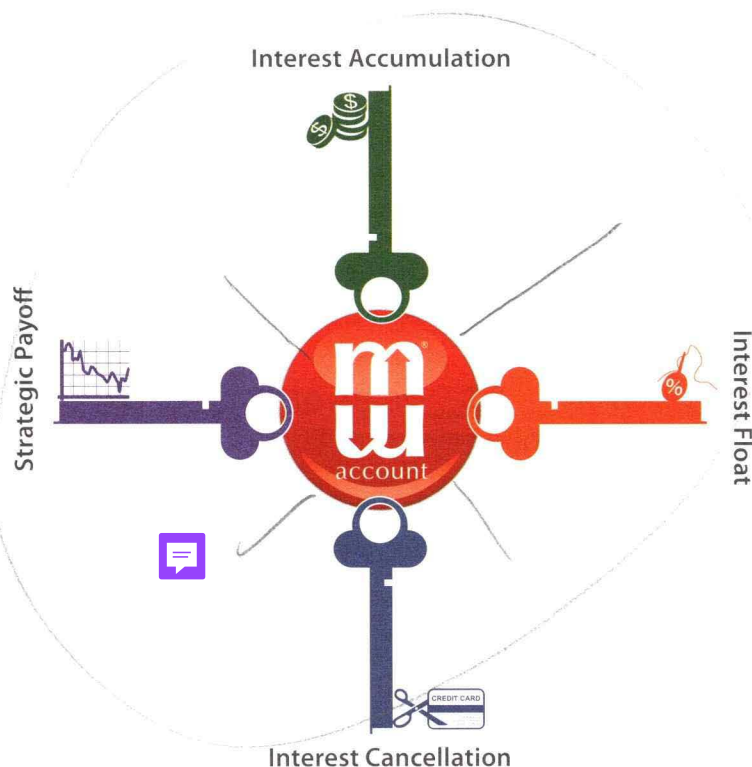




MONEY MERGE ACCOUNT®

20/20 Financial Foresight

Keys to 20/20 Financial Vision



These keys are not new inside the world of successful banking systems. We have utilized some of the bank's most profitable secrets, coupled it with cutting-edge technology and packaged it in a way that is turnkey for the masses. **Interest Accumulation** ensures your money is working for you making you money 24-7, 365 days a year, even while you sleep. **Interest Float** allows you to use other people's money, including the bank's for periods of time interest free. **Interest Cancellation** makes it possible to pay back a fraction of the interest contracted or normally owed on any given debt. **Strategic Payoff** evaluates every debt and their variables to find some of the fastest ways to zero your payoff date!

Wealth flows in and out of our lives. Do you know that on average **34.5 cents of every dollar** that the typical American family earns is spent on interest for debt payments?

Key Benefits

- ✓ No refinance of existing mortgage
- ✓ Little to no alteration to your current lifestyle
- ✓ No increase to minimum monthly payment



Bank like the bank

with the Money Merge Account® program



Life before
Money Merge Account
program

Life after
Money Merge Account
program



Do what banks do, not what they say...

Banks understand the concept of no stagnant money. Money will work 365, 24/7. Never sleeps, never complains, never calls in sick. It is the best employee you will ever have. Is your money working for you or someone else?

Your Financial Optometrist

Many have asked how does the **Money Merge Account**® program work? What we have found is that they are really asking: **What does it do? Will it do it for me and is it safe and easy to use?**

- ✓ Illustrates how much money to move (exact amount)
- ✓ Alerts you when to move the money (exact date)
- ✓ Determines what account to take it from and what debt to pay it to
- ✓ Helps you find some of the quickest mathematical solutions to zero debt

John & Rebecca Jones' Current Debt Structure

New Way
Option #1

Pay \$72,354 in interest?

Pay 9.42 years of \$1,699 in monthly payments?

Pay your debts in full at age 59.4?

Pay \$3,500 ?

Move forward and allow us to help you focus on your financial future?

Old Way
Option #2

Pay \$237,096 in interest?

Pay 30 years of \$1,699 in monthly payments?

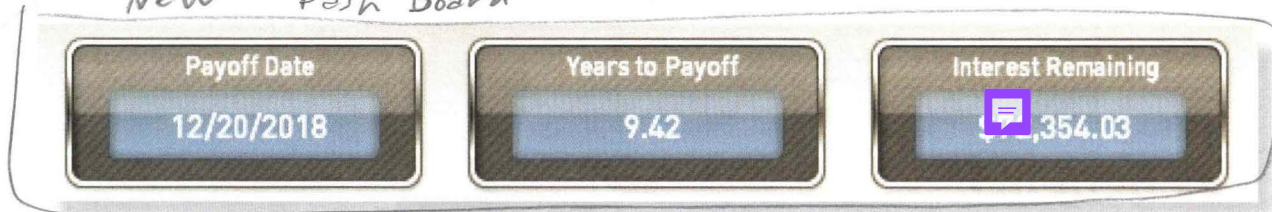
Pay your  debts in full at age 80 ?


Pay \$161,255 ? **FOR THE SAME DEBTS!!!**

Would you like to continue to do what you are currently doing?

John & Rebecca Jones' Potential Debt Schedule

New Dash Board



If we could show you how to **drastically** reduce the amount of interest you are scheduled to pay on your current debts and at the same time eliminate years off of those debts as well, would there be any reason you wouldn't want to take the next steps to financial freedom with **United First Financial**®? 

Results will vary and are determined by individual financial situations. The information contained herein does not constitute an offer or a solicitation to lend or extend credit. Contact your United First Financial Independent Agent for further details.