

## FREE LUNCH & LEARN WORKSHOP

By Elements Financial | Your Credit Union Partner

# Balancing the Risks and Rewards of Credit Cards

Learn responsible and savvy ways to use credit cards. This class will also help you to understand the good, the bad, and the ugly of credit card offers, how much of your limits you should utilize and how to maximize the perks of credit cards.

**Lunch will be provided!**

### Join Us

**Monday, November 4**  
**12:00 PM - 1:00 PM | Eastern**  
**Track Conference Room @ The Center**



### Register

[elements.org/heritage](https://elements.org/heritage)

