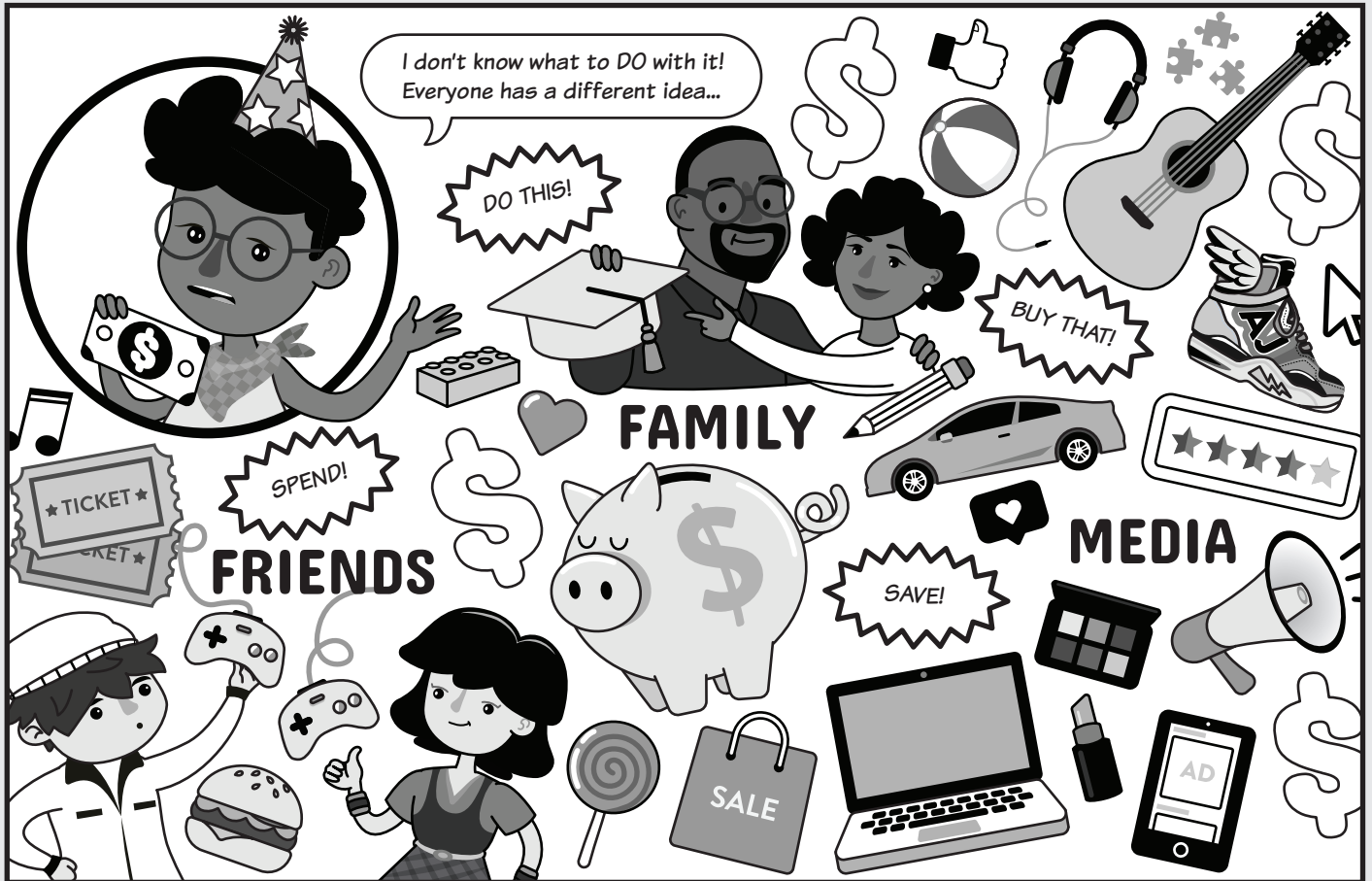
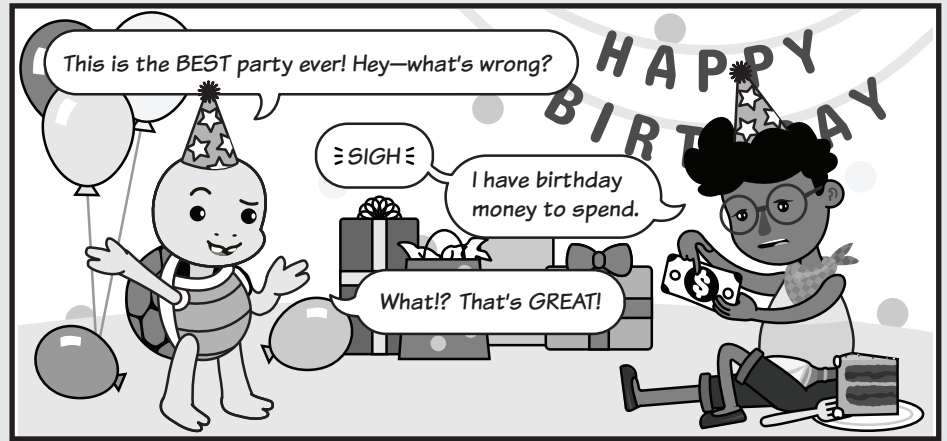


# SPENDING PEER PRESSURE



**YOUR SPENDING  
CHOICES CAN BE  
INFLUENCED BY  
OTHERS**

BROUGHT TO YOU BY

**HIWAY**  
FEDERAL CREDIT UNION