

# Mortgage Refinance Special

*Pay off your mortgage in less time, and save thousands!*



<i>Rate</i>	<i>Term</i>
<i>3.99% APR</i>	<i>5 years</i>
<i>4.99% APR</i>	<i>7 years</i>

***\$99 Closing Costs!***



Existing FCU loans not eligible. Rates advertised are based on credit approval, income, maximum LTV of 80% and first mortgage position is required. Balance must be \$200,000 or less. \$99 closing costs through June 30, 2010. Owner-occupied property only. Certain other restrictions apply. Property and flood insurance may be required. Title insurance may be required at an additional cost. Example: a \$100,000 loan at 3.99% for 5 years = 60 monthly payments of \$1,841.20. ANNUAL PERCENTAGE RATE of 4.03%.

# Manufactured Home Refinance Special

*Pay off your mortgage in less time, and save thousands!*



<i>Rate</i>	<i>Term</i>
<i>5.99% APR</i>	<i>5 years</i>
<i>7.99% APR</i>	<i>7 years</i>

***\$99 Closing Costs!***



Existing FCU loans not eligible. Rates advertised are based on credit approval, income, maximum LTV of 80% and first mortgage position is required. Balance must be \$200,000 or less. \$99 closing costs through June 30, 2010. Owner-occupied property only. Certain other restrictions apply. Property and flood insurance may be required. Title insurance may be required at an additional cost. Example: a \$100,000 loan at 5.99% for 5 years = 60 monthly payments of \$1,932.82. ANNUAL PERCENTAGE RATE of 6.031%.