

ALWAYS Lower Rates!*

Plus fast approvals and closings,
more ways to apply...

and **No
Closing
Costs!***

This week's rate is:

5.75% APR*

20- or 30-yr. fixed mortgage

Promotional rate
good from 1/7/08
through 1/13/08.

#1 in residential
mortgage lending



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For a better mortgage...

Maybe your bank should be a credit union!TM



Apply online at www.mycfcu.com

Anyone in our community can join!

*APR = Annual Percentage Rate. To earn the special rate, you must have or open a Premiere Checking account with autopay, rate without Premiere Checking is market interest rate. No closing costs with 3-year recapture, 90% maximum loan-to-value. Please call the Credit Union to obtain a list of closing costs that are covered by this promotion. \$500 application fee refunded at closing, owner occupied single-family residential properties only. Purchases only. Loans made based on the lower of purchase price or appraised value of property to be mortgaged. Loans greater than 80% Payment per \$1,000 at 5.75% for 360 months = \$5.75. The Credit Union reviews every loan application individually to ensure fairness and compliance to CFCU policy.

Equal Opportunity Lender



This credit union is federally insured by the National Credit Union Administration.