

'Tis the Season
to Lock in a
Better Rate.



We can give
you the key.



Fiscal Credit Union

The Bridge to Your Future

Call **(800) 311-3328**

Apply online at www.fiscal.org

Lock in a **great rate**
and **low monthly**
payments when you
refinance your home
mortgage.

Sample Mortgage Loan Option

Term	Loan Amount	Monthly Rate
30-Year Fixed	\$400,000	6.000% 6.150%APR*

Contact us today
to take advantage
of this special offer!

To find out how your credit union
can save you money, talk to one
of our expert loan consultants at
(800) 311-3328 or visit us
online at **www.fiscal.org**.



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*Rate and pricing as of November 19, 2007 and is subject to change without notice. APR=Annual Percentage Rate. First Mortgage loans are processed by CUSO Mortgage under contract with Fiscal Credit Union to provide mortgage services. APRs are based on \$400,000 loan amount with 20% down, 1,500 points or origination fee. 30 yr fixed term at 360 payments of \$2,398.20. Credit on approval. Terms are subject to change without notice. Not a commitment to lend. Call for details.

