

Are your **house payments** getting to be more than you can handle?



Take control when you refinance with a new mortgage.



Apply online at www.fiscal.org
Call **(800) 311-3328**

We can save you money by providing a **low-cost alternative** to your high-rate loan. Our competitive-rate mortgages will be able to **make your life easier** and more affordable.

Sample Mortgage Loan Options

Term	Loan Amount	Monthly Rate
30-Year Fixed	\$200,000	6.500% 6.700% APR

Term	Loan Amount	Monthly Payments
3-Year ARM Interest only	\$200,000	As low as \$937.50

To find out more about the many ways your credit union can help to improve your home loan, talk to one of our expert loan consultants 24 hours a day at **(800) 311-3328** or visit us online at **www.fiscal.org**.



Fiscal Credit Union
The Bridge to Your Future



*Rates and pricing as of June 12, 2007 and are 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 \$200,000 loan amount with 20% down, 1.500 points or origination fee. 30 yr fixed term at 360 payments of \$1,264.00 and the 3/1 ARM at the discounted rate of 5.625% with an APR of 7.560%. With this discount payments are \$937.50 for the first 3 years of interest only. The rate thereafter is subject to increase or decrease and payments are then based on principal and interest at that time. Credit on approval. Terms are subject to change without notice. Not a commitment to lend. Call for details.