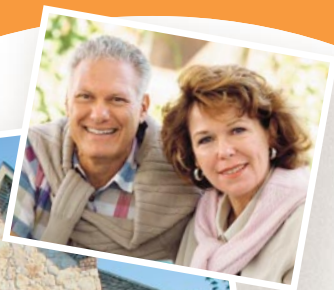


Interest rates are rising... Now's the **right time** to refinance.



Lock in a
Fixed Rate Mortgage



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Apply online at www.fiscal.org

Interest rates are rising—
can you afford higher
payment? Now is the
right time to switch
and lock in a **fixed rate**.

Sample Mortgage Loan Options

Term	Loan Amount	Monthly Rate*
30-Year Fixed	\$200,000	6.250% 6.440%APR

Term	Loan Amount	Monthly Rate*
30-Year Fixed Interest Only	\$200,000	7.125% 7.420%APR

Talk to your credit union's expert loan
consultants 24 hours a day at
(800) 311-3328 or visit us online at
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*Rates and pricing as of August 10, 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 and 1.500 points. 30 yr fixed term at 360 payments of \$1,231.44 and the 30 year fixed rate interest only payments are \$1,187.50 for the first 10 years of interest only. The payment thereafter will be \$1,565.64 and are then based on principal and interest. Credit on approval. Terms are subject to change without notice. Not a commitment to lend. Call for details.

