

# Planning a **dream** vacation?



We make dreams  
come true



**Fiscal Credit Union**

*The Bridge to Your Future*

Apply online at [www.fiscal.org](http://www.fiscal.org)

Call **(800) 311-3328**

A tropical isle, a villa in Tuscany, a fishing lodge in Montana, a Caribbean cruise... a **Refinance** may be your ticket to paradise.

## Sample Mortgage Loan Options

Term	Loan Amount	Monthly Rate
30-Year Fixed	\$200,000	6.50% 6.70%APR*

Term	Loan Amount	Monthly Payments
3-Year ARM Interest-only	\$200,000	As low as \$916.77

To find out about **Refinancing**, talk to your credit union's 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 July 17, 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 \$1,264.14 and the 3/1 ARM at the discounted rate of 5.50% with an APR of 7.54%. With this discount payments are \$916.77 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.

