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**30 YEAR FIXED \***

Rates based on \$200,000 loan amount

**5.875% • 5.944% APR**

**3 YEAR ARM \***

Interest-only payment example based on \$200,000 loan amount

as low as **\$916.70** per month

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\*Rates and pricing as of February 14, 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 \$1,183.08 and the 3/1 ARM at the discounted rate of 5.500% with an APR of 7.883%. With this discount, payments are \$916.70 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.



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