

Are rising
mortgage rates
leaving you
feeling trapped?



Escape to one of
our low-rate loans.



Apply online at www.fiscal.org
Call today at **1-800-311-FFCU**
(1-800-311-3328)

We can help you free up some **cash** and **lower your monthly payments** when you refinance your high-rate loans with us.

Sample Mortgage Loan Options

Term	Loan Amount	Monthly Rate
30-Year Fixed	\$400,000	5.875% 6.060% APR

Term	Loan Amount	Monthly Payments
3-Year ARM Interest-only	\$400,000	As low as \$1,666.67

To find out how your credit union can save you money, talk to one of our expert loan consultants 24 hours a day at **1-800-311-FFCU (1-800-311-3328)** or visit us online at **www.fiscal.org**.



*Rates and pricing as of April 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 \$400,000 loan amount with 20% down, 1.500 points or origination fee. 30 yr fixed term at 360 payments of \$2,366.15 and the 3/1 ARM at the discounted rate of 5.000% with an APR of 7.718%. With this discount payments are \$1,666.67 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.