



Are tax  
troubles  
piling up  
on you?



welcome

An affordable  
refinance  
can lighten  
your load.



**Fiscal Credit Union**  
*The Bridge to Your Future*

Call today at  
(800) 311-3328.  
Apply online at  
[www.fiscal.org](http://www.fiscal.org)

You don't have to bear the tax burden alone. Check out our affordable mortgage rates and **refinance** today.

## Sample Mortgage Loan Options

Term	Loan Amount	Monthly Rate
30-Year Fixed	\$250,000	5.625% 5.808% APR*

Term	Loan Amount	Monthly Rate*
30-Year Fixed Jumbo	\$450,000	6.875% 6.908% APR**

Our affordable refinancing options can be the solution you seek. Talk to one of our friendly and knowledgeable loan consultants today at **(800) 311-3328** or visit us at **[www.fiscal.org](http://www.fiscal.org)**.



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*The Bridge to Your Future*



\*Rates and pricing as of February 12, 2008 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 \$250,000.00 loan amount with 20% down, 1.375 points or origination fee. 30-year fixed term at 360 payments of \$1,439.15.

\*\*Rates and pricing as of February 12, 2008 and are subject to change without notice. APR=Annual Percentage Rate. First Mortgage loans are processed by CUSO Mortgage under contract with your Credit Union to provide mortgage services. APRs are based on \$450,000.00 loan amount with 20% down, 0.000 points or origination fee. 30-year fixed jumbo term at 360 payments of \$2,956.18. Credit on approval. Terms are subject to change without notice. Not a commitment to lend. Call for details.

