

WHERE WILL YOU LIVE IN 2010?



SEE US FIRST FOR A MORTGAGE LOAN.

Outstanding rates. Low or no fees. Unparalleled service.

AT AMERICA'S CREDIT UNION THE DETAILS GET EASIER!

Buying or refinancing? We can build you a mortgage that fits your needs and takes the guesswork out of your home purchase or refinance.

- ✓ Rates start as low as 5.15%*
- ✓ 5-, 10- and 15-year fixed or balloon notes (loans can be amortized up to 30 years)
- ✓ No points
- ✓ No PMI (Private Mortgage Insurance)
- ✓ No loan origination fee
- ✓ No application fee
- ✓ Low closing costs
- ✓ Not sold to investors
- ✓ Payments made directly to ACU and we service the loan
- ✓ No prepayment penalties

Not buying or refinancing? Fixing up the old place? See us for a Home Equity or Home Improvement Loan.



Serving all your home finance needs with outstanding rates, low or no fees, and unparalleled service.

HOME OFFICE:

2154 Forest Lane, P.O. Box 469046, Garland, TX 75046-9046

Telephone 972-494-5328 or 1-800-543-2811

FAX: 972-494-0371 or 1-800-543-2803

For the ACU office nearest you, please visit our website

www.americascu.org