

HOME EQUITY RATES

FIX YOUR HOME EQUITY RATE NOW

**2 YEARS AT 4.50%
APR**

(If adjusting today the adjusting rate is 5.00% APR)

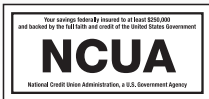
For all new Home Equity Loans with a minimum first advance of \$20,000. The reduced floor rate is 5.00% APR. After 2 years, the Annual Percentage Rate will be based upon the 26-week Treasury Bill Rate rounded up to the nearest $\frac{1}{4}$ of 1% plus a margin of 3.50% APR with a maximum adjustment of 1 percentage point each quarter. (The maximum statutory rate for Credit Union's are presently at 15% APR). Offer is subject to cancellation without prior written notice. Other restrictions may apply.



Independent Employers Group
Federal Credit Union

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**GOING
DOWN**