

# HOME EQUITY

**4.5%**  
APR

**Rate Locked In For 1 Year**

(May 01, 2009 – May 01, 2010)

**5.00%**  
APR

**Rate Locked In For 2 Years**

(May 01, 2009 – May 01, 2011)

**5.50%**  
APR

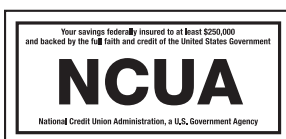
**Rate Locked In For 3 Years**

(May 01, 2009 – May 01, 2012)

- ▶ **100% of Current Tax Assessment Value**
- ▶ **80% of Current Property Assessment Market Value**
- ▶ **Minimum Limit - \$25,000**
- ▶ **No Points**

After 1 year, 2 years and 3 years, the Annual Percentage Rate will be based upon the 26-week Treasury Bill Rate rounded to the nearest ¼ of 1% plus a margin of 3.5% APR. The current fully indexed variable rate is 6.00% APR. The maximum rate is 5% above the initial index rate, not the promotion rate. Other restrictions may apply.

*\*Annual Percentage Rate*



**IEG**  **FCU**

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Federal Credit Union**

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