

Home Equity Line of Credit



New Lower Rate!

As low as
4.00%
APR*
70% LTV

MINNESOTA VALLEY FEDERAL CREDIT UNION

Your full service Banking Alternative Since 1934
You're #1 and Part Owner

A Loan You Can BUILD A DREAM ON!

Get more out of your home's equity to enjoy the wealth of activities you have been planning for years.

DON'T DELAY! Ask us how to take advantage of your home's equity today!

- No Annual Fee
- No Closing Costs**
- Quick Approvals
- No Hidden Fees
- Convert to Fixed Rate Option
- Flexible Terms

1640 Adams Street • 100 Memorial View Court
Mankato MN

507-387-3055 • 800-247-0522
www.mnvalleyfcu.coop
info@mnvalleyfcu.coop



Open your account today if you live, work or attend school in Blue Earth, Nicollet or Le Sueur Counties along with immediate family members. *4.00% variable APR (Annual Percentage Rate) available for home equity lines of credit with loan-to-value (LTV) of 70% or less. Higher rates apply to higher LTV's and longer terms. The Annual Percentage Rate (APR) will vary at Prime Rate as published in the Wall Street Journal. As of October 10, 2008 the variable rate for lines of credit is Prime -.50% to Prime +1.5% (4.00 APR to 6.00% APR). The rate will not exceed 18% APR. The floor rate is 4% APR. Payment example: A loan of \$10,000.00 with a term of 60 months @ 4.00 APR the payment would be \$184.17. Offer is subject to normal credit approval. Property Insurance is required. Consult your tax advisor regarding the deductibility of interest. Rates are subject to change. **Some restrictions may apply. Call the loan department at Minnesota Valley FCU for details.