

Great Loans At E & G!

■ **New & Used Auto Loans-**
To Purchase Your Dream Car.



■ **1st Mortgages-**When You Find
Just The Right House.

■ **Home Improvement Loans-**
Money For Those Needed Repairs.



■ **Recreational Vehicle Loans-**
Financing For The Fun Things Of Life.

■ **Debt Consolidation-** Consolidate
Your Debt Into One Low Payment.



■ **Loans For Any Reason-**Secured and
Unsecured Loans For Any Purpose At All.

■ **VISA® Credit Cards-**Four Choices,
No Gimmicks & Great Rates.



Loans

It Pays to Belong



Educational & Governmental
EMPLOYEES FEDERAL CREDIT UNION

IT PAYS TO BELONG

New & Used Auto Loans-

Shopping for the car of your dreams? We have great new and used auto loan rates and flexible terms (up to 84 months). Call or visit www.egfcu.com for complete rate and term details.



Get pre-approved and find a payment you can afford before you set out to shop.

Pre-Approval Check List for Fast Approval and Check Pick-Up

(Complete checklist by 12:00 noon and pick up your check the same day *)

- Get Pre-Approved at E&G EFCU for your auto loan
- Find your dream car and Fax or bring the dealer sales agreement to E & G
- Fax a valid insurance binder for your new vehicle

* This excludes any day the credit union is closed due to observed holiday or other reason.

■ **1st Mortgages** –Have you found just the right house to call home? E & G EFCU has partnered with CUC Mortgage to help you make buying that new home a reality. Mortgages are serviced by CUC mortgage and funded by E & G EFCU. Go to www.egfcu.com and click on Mortgages Made Easy Today!

- Secure Online Application Process
- Free Pre-Approvals- In Minutes
- Fixed And Adjustable Rate Options
- Competitive Rates And Low Closing Costs

■ **Home Improvement Loans**-Great rates and flexible terms, the perfect loan for an unexpected home repair or when starting a home remodeling project. There is NO closing costs or fees for this great loan option!

■ **Debt Consolidation Loans** – A great way to combine high interest debts into one low monthly payment. This loan offers a great rate and could help you save hundreds of dollars every month.

Loan	Balance	Minimum Payment	How long to Pay-off†
Store Card (25%)	\$2,000	\$61.67	NEVER at min. payment
OtherCard (18%)	\$3,700	\$92.50	30 years at min. payment
Total	\$5,700	\$154.17/month	

E & G Debt Consolidation Loan-Saves You Big

\$5,700 \$120.84/month paid off in 5 years.††

Saving you **\$33.33** per month and over **\$48,252** compared to paying the minimum payments above.

†Pay-off times calculated using the Federal Reserve Calculator found at <http://www.federalreserve.gov/creditcardcalculator/Default.aspx>

††Sample loan payment assumes a 9.99% rate calculated over 60 months. Rate used for illustration and is subject to change without notice. See www.egfcu.com for current rates.

■ **Recreational Vehicle Loans-**

Whether you take to the road in your home on wheels, or tow it behind you, we have loans that will fill your needs. Call us today for affordable financing, then GO OUT and enjoy your time on the road.



■ **Any Reason Loans**-Need a loan for vacation, a computer or any other reason? E & G can help! You can choose an unsecured loan, with just your signature and good credit. You may also choose a share secured loan, allowing your savings to continue growing, while taking advantage of our low share secured rate.



■ **E & G VISA® Credit Cards**-Unlike other credit cards, any of our VISA Credit Card options are the most affordable card you'll carry in your wallet. There are no tricks, gimmicks or teasers – just a low fixed rate and four great options.* Our VISA is accepted worldwide for your everyday shopping convenience. Use it for regular purchases, vacation, or any other reason. You get premium purchasing power with any option.

Call or visit www.egfcu.com for complete details.

- Credit Builder Visa®
- Classic Visa®
- Premier Visa®
- Premier Visa® with ScoreCard Rewards

Apply today, it will soon be the only credit card you will carry.

For VISA® Member Service or Balance Inquiry Call (800) 872-1712

‡Card option is dependent on member's credit. Card assigned after application approval.



IT PAYS TO BELONG