



Refinance your mortgage for as low as 2.79% APR for \$250 or less.*

10-Year Fixed-Rate
2.99% APR

7-Year Fixed-Rate
2.89% APR

5-Year Fixed-Rate
2.79% APR

If you have a strong credit history and significant equity in your home, refinance and save with one of our short-term mortgages.

- Pay less interest
- Possibly lower your monthly payments
- Get cash for bills, home improvements and more
- Borrow up to 80% of your home's current market value, up to \$500,000
- No application fee and closing costs of \$250 or less
- Interest could be 100% tax deductible**

We also offer additional mortgages with very favorable rates and terms.



CENTRAL CREDIT UNION OF ILLINOIS

Bank on the Difference. www.centralcu.org

1001 Mannheim Road, Bellwood, IL 60104
9850 W. 159th Street, Orland Park, IL 60467

Call (708) 649-6427 to apply.

*Listed rates are accurate as of 2/2/15 and are subject to change at any time. 10-year mortgage product availability dependent on availability of designated funds. Minimum loan amount is \$15,000. Loans are repayable in equal monthly installments over the term of the loan. Example: Monthly payment on a \$75,000 loan at 2.99% APR for 120 months is \$723.96. Total finance charge: \$11,873.82. Total loan cost: \$86,873.82. There is no application fee. For loans not exceeding \$250,000, closing costs will be a maximum of \$250 plus the actual cost of an appraisal if it is determined an appraisal is needed. For loans exceeding \$250,000, closing costs will be the actual costs. If it is determined an appraisal is necessary, you will be charged the appraisal fee at the credit union's cost. Homeowner's insurance is required. **Consult your tax advisor for details.

