

Is your home's equity working for you? Why not refinance your Mortgage into our Home Equity Loan?

Have you been thinking of refinancing your Mortgage? Do you have a high interest rate? Do you have at least 20% Equity in your home? Do you want a great low, fixed rate? Why pay thousands in closing costs on a mortgage refinance?

If you answered yes to these questions, please see a loan officer at your nearest branch, or start the loan process online at www.horizonfcu.org.

***4.75%APR* Home Equity
Loan
fixed rate up to 15 years.***

***4.50%APR* Home Equity
Line of Credit
Variable rate up to 15 years.***

****Annual Percentage Rate. Special runs June 1 through August 31, 2009.***

Horizon Federal Credit Union



Equal Housing Lender



1007 East Third Street, Williamsport ♦ 326-3636

2875 Reach Road, Williamsport ♦ 322-6396

217 West Bald Eagle Street, Lock Haven ♦ 748-4553

www.horizonfcu.org