



September 3, 2009

Home Equity Lines of Credit*

3.25% Current Prime Rate

	Prime Access as low as (APR)	^{new} Prime - 1 as low as (APR)
<u>80% Loan to Value</u>		
\$10,000 - \$25,000	4.00%	5.50%
25,000 - \$75,000	4.00%	5.50%
\$75,000 and over	4.00%	5.50%
<u>90% Loan to Value</u>		
\$10,000 - \$25,000	4.25%	5.50%
25,000 - \$75,000	4.00%	5.50%
\$75,000 and over	4.00%	5.50%
<u>100% Loan to Value</u>		
\$10,000 to \$25,000	4.75%	5.50%
Floor - 4.00%		Floor - 5.50%

*No closing fees with a \$10,000 advance at closing and if the loan is not closed within the 1st year

Fixed Rate-Second Mortgage

<u>Term</u>	<u>80% LTV* (APR)**</u>	<u>90% LTV</u>	<u>100% LTV</u>
4 years	5.55%	6.05%	6.50%
7 years	6.25%	6.75%	7.25%
10 years	6.50%	7.25%	

*LTV = Loan to value ** APR = Annual percentage yeild

First Mortgages



Call our representative at 1(630) 620-5200 for a free analysis.
CU/America is our full service mortgage company who assists our members with first mortqaqe loans.



Rates subject to change without notice