

# Rancocas Federal Credit Union Lowers Home Equity Rates!



## **20 Year Term Now Available** **Lower Rates! As low as 4.49% APR** **No Closing Costs\*\* No Annual Fee**

- Remodel Your Home
- Purchase / Pay Off an Auto
- Consolidate Your Debts
- Could be tax deductible – consult your tax advisor

\*\* A \$10,000 minimum loan amount is required. A \$300 *Application* fee applies to all amounts.

5 Year rate = **4.49%** APR

15 Year rate = **5.40%**

7 Year rate = **4.75%** APR

20 Year rate = **5.89%**

10 Year rate = **4.99%** APR

Certain restrictions apply. Cannot be combined with any other offers. Loan rate is determined by the member's credit score. Eligibility is not based on the score alone. Other rates and terms may be offered by the credit union based upon your credit score & eligibility. Rates subject to change without notice. LTV up to 80% or a maximum of \$150,000 applies. NJ and PA primary residence only. Offer contingent upon drive-by appraisal and search ordered by the credit union.

New rates effective August 16, 2011.

**Call 609-835-3053 and ask the Loan Department for more details!**