

PICK A NUMBER

But Get Treated Like You're #1



#1 REFI 1ST MORTGAGE SPECIAL INCLUDES CASH OUT

For Home Improvement, 2nd Mortgage or Consolidate Bills



With Relationships
Comes Savings - Lower
Rate, Lower Closing Costs

Waive 1% origination fee

Waive appraisal fee
(\$500 value)

FIXED RATES
AS LOW AS

3.875% APR¹

#1 A HOME EQUITY LINE OF CREDIT EVERYONE CAN GET EXCITED ABOUT!

For Home Improvement, Debt Consolidation or Major Purchases



Low monthly payments
1% of the amount
advanced

No closing costs for
loans over \$10,000²

Fast loan approval

HELOC AT
1.99% APR³
for 6 months

AS LOW AS
3.25% APR³
after 6 months

APPLY TODAY

CLICK: Online at www.valleyfcu.com

CALL: 406.656.9100 or 800.735.6421

VISIT: Any Valley branch office

Simply a family
tradition...since 1949

BILLINGS COLUMBUS ROUNDUP CODY, WY



1. APR - Annual Percentage Rate. Minimum loan amount \$100,000, 15 years or less. Rate applies to 700*. Rate is refinanced with cash out. Lower rates available for refinance and no cash out. Maximum loan to value up to 80%. Requires checking account w/direct deposit. Rates fluctuate daily.

2. For loans less than \$10,000, estimated closing costs are \$437.00. All loans subject to credit approval.

3. APR - Annual Percentage Rate. For members with a credit score of 735 or higher, after 6 months, the rate on your loan will revert to the standard variable rate for a Home Equity Line of Credit (HELOC), which was 3.25% on 1/01/13. All other members' rate will revert to a higher rate. The maximum interest rate will not exceed 18%.



valley

FEDERAL CREDIT UNION