

**Is your kitchen looking shabby?
Spruce it up using home equity.**



Use the equity in your home to make home improvements, consolidate debt or to finance any other large purchase.

**Home Equity Line of
Credit promotion of
2.99% APR* through
12/31/13**

[*annual percentage rate]

No Closing Costs

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PUNXSUTAWNEY - 814.618.5441



*Rates and information are subject to change at any time. Offer good until 5/31/2013. Initial Annual Percentage Rate will be fixed at 2.99% APR until 12/31/2013 then adjusts quarterly based on prime rate or prime rate plus .75% as published in the Wall Street Journal. Loan-to-value (LTV) up to 80%. Five year advance period. Minimum credit line amount \$5,000.00. Minimum advance \$1,000.00. Interest rate is variable. Monthly payment may vary. Rate will adjust quarterly on the first day of January, April, July and October. The maximum APR is 18.0%. The minimum APR is 3.25%. Credit is subject to approval. Secured by a first or second mortgage lien on owner occupied residential real estate. No closing costs. New money only. Cannot be used to pay-off a current loan with PFFCU.

NCUA



We do business in
accordance with the
federal Fair Housing
Law and the Equal
Credit Opportunity Act