



# Our gift to you in 2008—refinance your home loan for **FREE.**

*Pay no closing costs\* on your home loan  
when you refinance before February 23.*

\*To qualify for this promotion you must have a Participation Checking™: Better Than Free or Interest Reward account. If you wish to pay no closing costs, your annual percentage rate will increase by .25%. If you wish to keep your rate the same, your closing costs will be reduced to 1% of the loan amount.



*Bank on Something Better™*

**A** **AFFINITY PLUS**  
FEDERAL CREDIT UNION