

YOUR **BIG**  
I D E A S  
DESERVE  
S M A L L  
R A T E S!



FIXED RATE  
Home Equity Loans  
as low as

**3.34%**  
APR<sup>1</sup>

INTEREST MAY BE  
TAX DEDUCTIBLE<sup>2</sup>

**BFG Federal**  
CREDIT UNION

# BFG's Fixed Rate Home Equity Loans can help you pay for major expenses such as:

- Home Improvements • Weddings
- Educational Expenses • Landscaping Projects
- New Appliances • Vacations ... and More!

Apply while rates are low and enjoy a "worry free" **Fixed** monthly payment.

**Serving individuals who live, work, worship, attend school or volunteer in Summit County, Ohio and their immediate family members and household members.** <sup>1</sup>Annual Percentage Rate. The "as low as" rate assumes a .25% discount for choosing an auto pay option. Add .25% to the stated rate and APR when an auto pay option is not selected. One BFG Home Equity Loan per owner occupied property, single family unit, located in Ohio. Maximum loan amount is \$100,000. Loan to Value 80% or less. Hazard and, if applicable, flood insurance is required on collateral property. Certain other restrictions apply. Typical loan payment examples: If you borrow \$10,000 secured by an owner occupied home, for 60 months at 4.14% APR, the monthly payment would be \$184.80 or if you borrow \$10,000 secured by an owner occupied home, for 60 months at 4.90% APR the monthly payment would be \$188.26. Closing fees are currently waived on loan amounts \$10,000 and above. If you voluntarily prepay your loan in full and terminate your account within 36 months, the waived third party fees, which include cost of appraisal, title and flood will be assessed to your loan payoff. Other equity loan rates and terms available. New funds cannot be used to pay off existing BFG loans, other lenders only. Actual rates, APRs, fees, payment amounts and terms are based on loan to value (LTV), product, term, loan amount, lien position and credit qualifications. Rates are subject to change without notice and are determined from those offered as of the date of application. <sup>2</sup>Consult your tax advisor regarding deductibility of interest.



Member NCUA, National Credit Union Administration, a U.S. Government Agency. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Get Started by Calling one of our Mortgage Loan Specialists at 800-306-4400 Ext. 4120 Today!

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CREDIT UNION

[bfgfcu.org](http://bfgfcu.org)

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