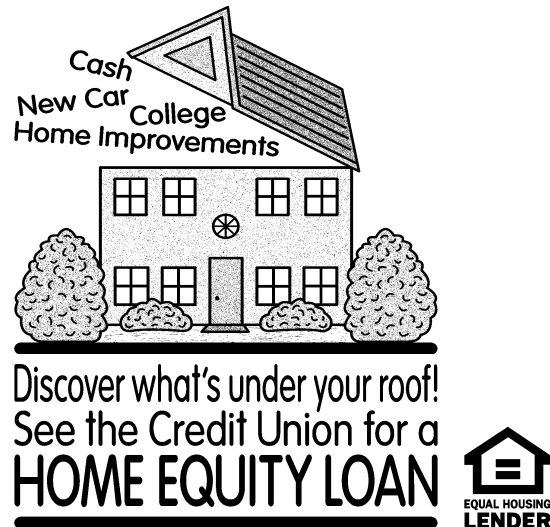


Four Four Credit Union



2.9% APR*

- **Introductory Rate for first 12 months, thereafter rate will adjust quarterly based on Prime Rate published in The Wall Street Journal with a minimum APR of 5.0%, current applicable interest rate floor, and a maximum APR limit of 18.0%**
- **Borrow up to 90% Loan-to-Value**
- **No closing costs**
- **Maximum loan amount of \$50,000; minimum \$5,000 advance required**
- **Tax-deductible interest (*consult your tax advisor*)**

*APR=Annual Percentage Rate. With an outstanding balance of \$10,000, the minimum payment at the maximum APR of 18.0% would be \$253.93. Promotion and rates therein are subject to change at anytime and are subject to credit qualifications. As a variable rate loan product, Rate and payment is subject to increase after consummation. Consult a tax advisor concerning tax-deductibility of interest paid on loan. Refinancing of current Four Four Credit Union HELOCs is ineligible. HELOC loans available to Missouri and Illinois residents only.