

BETTER BORROWING

If you have an auto or home equity loan from another lender with a higher rate than you see here, ask us about refinancing at First Heritage. We may be able to save you money!

Fixed-Rate

Home Equity Loans

60 Months

As low as

4.99% APR*

With maximum discount

New & Used Auto Loans

(2007 or newer)

As low as

4.00% APR**

With maximum discount

Visa Gold Card

Great Rates

7.75% APR***



With credit lines of \$5,000 to \$20,000 available, our Visa Gold Card has a low variable annual percentage rate on purchases and balance transfers and no annual fee.*** Plus other great Gold Card benefits apply.

Log onto www.fhfcu.org or call any office for details.

FIRST HERITAGE
FEDERAL CREDIT UNION

www.fhfcu.org

*APR = Annual Percentage Rate. Certain relationships are required to receive promotional rate. Your rate may vary from the promotional rate and will be determined by your credit history. Rates may differ for longer terms. Approval subject to our credit granting terms and conditions. The offer may not be combined with any other promotion or discount. All rates and offerings subject to change or termination without notice. Membership eligibility required.

**Subtract .25% for each of the following First Heritage services you open or maintain: • Direct Deposit • Visa • Automatic monthly payment • Credit life & disability insurance • First Choice checking or home banking services. Any four of the five gives you the maximum 1% discount!

***APR will be adjusted quarterly based on the highest prime rate as published in The Wall Street Journal, plus 4.5%. On cash advances, interest is charged immediately.