



Heavy balances weighing you down?

Consolidate higher-rate debt and save!

The idea is simple; you take out one lower rate loan to pay off other higher rate loans. Not only do you lower your finance charges, but you also benefit from the convenience of servicing just one loan.

Consolidate Debt and Save Money with Our Low-Cost Home Equity Loan.

AS LOW AS
4.50% APR*
for 60 months
Rate is for 1st lien position.

A First Heritage Home Equity Loan lets you use the equity in your home as collateral to insure a great rate and tax-deductible interest if you itemize.

Apply Today!

FIRST HERITAGE
FEDERAL CREDIT UNION

www.fhfcu.org

*APR = Annual Percentage 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. Good thru 3/31/10.