

Holiday Helper



We're Cutting All Our Fixed-Rate Loans!

*Need to prepare
your home for
colder weather?*

*Need a new or
used auto loan?*

*Need to buy a
special gift?*

HOME EQUITY
LOANS
As low as
4.99% APR*
For 60 months

NEW & USED
AUTO LOANS
As low as
4.00% APR*
2007 or
newer models

PERSONAL
LOANS
As low as
7.99% APR*
For up to 36 months

Now, you can afford all those things on YOUR holiday list!

**FIRST
HERITAGE**
FEDERAL CREDIT UNION

www.fhfcu.org

* Offer ends 12/31/09. 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.

