

**4.9%**  
APR

*Home Equity Line-of-Credit*

Rate locked until  
January 2010!

*Home Equity Fixed Rate Loans*

**5.90%**  
APR

*5 Year*

**6.25%**  
APR

*10 Year*

**6.75%**  
APR

*15 Year*

- No closing costs
- No annual fees
- Interest-only payments available on Lines-of-Credit

**Apply now! Call (262) 796-4500 or visit [landmarkCU.com](http://landmarkCU.com)**  
**We welcome all SE WI residents**

Smaller rate, larger addition.



**LANDMARK  
CREDIT UNION**  
*You're worth more here.*

Closing costs of \$90 to \$220 are waived for all owner-occupied homes with new Home Equity Fixed Rate Loans and new Home Equity Line-of-Credit (HELOC) Loans with a credit line of \$10,000 or more. Excludes Landmark refinances. Loans and rates are subject to credit approval. Other rates and terms available, some restrictions may apply. Rates are subject to change. Limited time offer. Membership Required.

\* HELOC: 4.9% APR available on owner-occupied homes with loans up to 80% loan-to-value (LTV). Rate is locked until 1-1-10, then set at Prime (recently 4.00%). Other rates apply for higher LTV and lower credit scores. Rate subject to change on 1-1-10 and thereafter on the first business day following any change in the Prime Rate as published in the Wall Street Journal. Interest-only payments available for the first 10 years, then the payment would be \$1.75 per \$100 of the loan balance. Max. rate 20%, min. rate 3%, minimum credit line \$5,000. Early termination fee applies. Rates and terms are subject to change.

\*\* Fixed Rate: Rates available on owner-occupied homes with Auto Pay only, otherwise 1/4% higher. Payments on an 80% LTV \$10,000 loan for 5 years at a 5.90% APR are \$202.88. Payments include single Credit Protection coverage. Joint Life and Credit Protection coverage available. Minimum loan amounts may apply. Other rates apply for non-owner occupied homes, higher LTV and lower credit scores.

