

Unlock the Possibilities!



WITH A

HOME EQUITY LINE OF CREDIT

as low as **4.25% APR**





HOME EQUITY LINE OF CREDIT

- *Borrow up to 80% of your equity*
- *No application fees or points*
- *No prepayment penalties*
- *Interest may be tax-deductible*

*And for
a limited
time:*

As low as 4.25%APR with no closing costs!¹

Apply before September 30, 2009, and your Home Equity Line of Credit may have a rate as low as 4.25% APR with no closing costs.² Plus, we're giving away a \$50 Home Depot Gift Card for qualified members.³

*For complete
details:*

**Call 404.329.6415
or visit www.emoryacu.com**

We also offer other home equity programs. Ask a loan officer about our closed-end home equity loans!

- ¹ *If account is closed before two years of establishment by the borrower, all closing costs may be billed to the account prior to closure.*
- ² *The Annual Percentage Rate is based on the value of an index, plus a margin. The index is the Prime Rate as published in the MoneyRates of the Wall Street Journal. The APR is adjusted quarterly, with possible increase or decrease of 2% in one calendar year, and 6% over the life of the loan. Rates based on qualifications. Rates are subject to change. There is a floor rate of 4.00% APR.*
- ³ *This promotion is valid for new equity line of credit accounts only with a minimum initial balance of \$10,000 or more and is good April 1, 2009, to September 30, 2009.*

** Consult with your Tax Advisor regarding qualified income tax deductions. We do business in accordance with the Federal Housing Law and the Equal Credit Opportunity Act*

1237 Clairmont Road
Decatur, Georgia 30030



Federally Insured by NCUA