

Home Equity Loan

Special Introductory Rate

2.49% APR¹

Home Improvements
College Tuition
Vehicle Purchase
Debt Consolidation
Vacation /Travel



Whatever your need, our Home Equity loan can meet that need affordably!

Minimum \$10,000 advance in new money. Rate assumes automatic payment from your credit union account. Other rates and terms are available.

¹ **APR Introductory Rate of 2.49% is for the first 30 months of this fixed-rate loan.** Remaining months of the 60 month, 120 month or 180 month term will be at the rate in effect for the specific term at the time the Home Equity Loan is disbursed. 80% maximum Loan to Value (LTV). Maximum loan amount is \$250,000. Minimum \$10,000 advance in new money. Subject to credit approval. Rates, program terms, and conditions subject to change at any time without notice. Consult your tax advisor regarding the tax deductibility of interest and charges.



Credit Union Etiquette

In line with changing times and rules, we would like you to keep in mind the following issues to ensure the safety and welfare of you, our member and of our staff when you visit one of our offices.

- ✓ Please always remove hats, sunglasses, bike helmets and scarves when you enter the Credit Union.
- ✓ Please silence or turn off your cell phone, just as you would in the movies or at church.
- ✓ If a CU staff member leaves you a voice message, please listen to it prior to returning our call, so that we know with whom to connect you.
- ✓ Remember it is against the law to sign someone else's name on a check, even if it is your spouse and you have their consent; we have the right to reject a check if we have reason to suspect a forged signature.
- ✓ Out of respect for those with allergies to strong scents, please avoid wearing overwhelming perfume or cologne when you know you will be visiting the credit union.
- ✓ With the exception of seeing-eye dogs, please refrain from bringing pets into our offices. Your pet may be your best friend, but might not react well to other members, children or staff members in unfamiliar surroundings.

Discount Coupon

*York Educational Federal Credit Union
Home Equity Application Fee*

\$50 off fee for advances < \$10,000

\$100 off fee for advances
≥ \$10,000 and < \$20,000

Fee waived for advances ≥ \$20,000

Valid until December 31, 2011

Coming Soon

Our main office on Queen Street will soon have a coin counting machine in our vestibule for your convenience. Members will be able to deposit mixed coins into the machine, then deposit the proceeds to their account or receive currency in exchange, all at not cost.