



York Educational Federal Credit Union

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Office Hours

Mon - Thurs
8:00AM-5:00PM
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Website

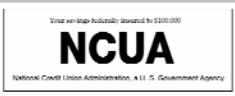
www.yefcu.org

Online Banking
via CU website



CU @ Home

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Look for:



NEW WHEELS FOR SPRING

Has winter taken its toll on your car, SUV or van? Is the cost of inspection more than its worth? Does the warmer weather have you dreaming of a convertible, a sports car, or a new motorcycle? Then YEFCU has the loan deal for you.



The rate for a new motorcycle is 5.99% APR, with repayment terms up to 60 months. Used motorcycles ('01-'04) are at only 6.49% APR with up to 48 months to repay.

Loan rates for new cars, trucks, SUVs and vans are only 5.49% APR for up to a 60 month repayment term, or 6.49% APR for 72 months. Used ('01-'04 models) can be financed for 5.99% APR, with 60 months to repay. These "New wheels for Spring" rates are available now through May 31, 2006.



Drive in and apply today. YEFCU is ... the **smarter** choice.

HOME EQUITY LINE-OF-CREDIT LOAN SPECIAL

Has your tax preparer suggested a home equity loan as a good way to reduce your tax burden? Do you have a home improvement project you want to do this spring? Are you worried that mortgage rates and home equity rates are on the increase?

Has your tax preparer suggested a home equity loan as a

York Educational FCU has just the solution for you. From now through the end of May our Home Equity Line-of-Credit Loans are being offered to new borrowers with no application fee (a \$260 value) and an introductory rate of 5.50% APR for the first six months for an 80% loan-to-value, or 6.00% APR for 90% loan-to-value. This is a variable rate loan which adjusts quarterly after the 6 month introductory period. The rate is based on the 91 day U.S. Treasury Bill rate 30 days prior to the scheduled rate change, and is presently 8.26% APR.

Once established, you may take advances on your Home Equity L-O-C loan for home improvements, college tuition, vacation, home furnishings, a pool, or a new vehicle. If you currently itemize deductions on your Federal In-come Tax return, you will be able to deduct the interest on this loan too.

Let your home's equity work for you. There's no better time to establish a Home Equity Line-of-Credit loan, with no fees and a low introductory rate, apply soon. It's the **smarter** choice.

ANNOUNCING NEW MORTGAGE PROGRAM

YEFCU is pleased to announce that we have a new mortgage program, in partnership with American Home Mortgage, that offers a wide selection of residential mortgage loan products and real estate financing solutions.

YEFCU is pleased to announce that we have a new mortgage