



Miami  
**FIREFIGHTERS**  
Federal Credit Union

# MINIMIZE Your Payments, **MAXIMIZE** Your Freedom!

RATES AS  
LOW AS **3.75%** APR<sup>1</sup>

**Interest-Only Home Equity  
Line of Credit and First  
Mortgage<sup>2</sup> Freedom Loan!**

Free up some cash with our interest-only home loan. Use the funds to make home improvements, pay college tuition, consolidate high interest debt...you're free to use that extra money for whatever you need and enjoy these benefits:

- Rates as low as 3.75% APR!<sup>1</sup>
- Interest-only for up to 15 years
- Use it as a Home Equity Line of Credit (HELOC) or a first mortgage<sup>2</sup>
- Generous credit line up to \$250,000 (up to 95%<sup>1</sup> of your home's value)
- No closing costs<sup>3</sup>
- No annual fee. No per transaction fee. No balance transfer fee.
- Convenient access with a Platinum Visa card or by check
- Fast approvals with closings in as little as 15 days!

With our incredibly low interest-only home loan, now is the time to minimize your payments and maximize your freedom. Apply online at [www.mffcu.org](http://www.mffcu.org) or call or stop by our office today.



## **MAIN OFFICE**

1111 N.W. 7th Street  
Miami, FL 33136

## **DADELAND BRANCH**

6655 S. Dixie Highway  
Miami, FL 33143  
(305) 324-4004

Toll free 1 (800) 426-3324  
Fax (305) 324-7585

<sup>1</sup>Annual Percentage Rate. Rates and the maximum percentage you may borrow against the value of your property on interest only mortgage loans are subject to change without notice and may vary with respect to your credit history, the loan-to-value on the property, method of repayment and whether you have direct deposit of your full paycheck into your MFFCU checking account. The 3.75% APR works out to a maximum discount of 1.25% below the Prime Rate as published in the Wall Street Journal accurate as of 04-30-08 and would adjust quarterly. Assuming the Prime Rate remains the same, the example rate of 3.75% would be effective with the quarter that begins in July, 2008. <sup>2</sup>This loan is available to members who already have title to their home (not for the purchase of property). <sup>3</sup>No closing costs apply to interest-only loans open for at least 60 months.