



**Don't move...
improve!**



3780 Vogel Road
Arnold, MO 63010

*Must bring this flyer or mention offer when
applying for or closing on loan to receive offer.*

**Get up to \$600¹ when you
close on a home equity loan or
line of credit by September 30.**

**No closing costs
(a \$650 value⁴)**

In this buyer's housing market, you might be thinking about making improvements to your home instead of — or in preparation for — selling it. For all of the big plans you have in mind, get the money you need with a home equity loan or line of credit from Arsenal. Apply for and close on a home equity loan or line of credit through Arsenal by September 30, 2010, and you can get a 1% bonus¹ in your account.

You've spent years building equity in your home; use it to your advantage! If you need to finance your home improvement projects, a home equity loan or line of credit makes sense for several reasons.

1. You can get **lower rates** with our home equity loan or line of credit than with even our personal loan or credit cards.
2. The interest on your loan may be **tax deductible**² because the loan is secured by your home.
3. Borrow as little or as much as you need; loan amounts range from \$5,000 to \$150,000³.
4. You may actually **increase the value of your home**, depending on what improvements you make. This would help you quickly rebuild the equity you borrowed against.
5. **You'll get a 1% bonus** — up to \$600 — when you close on your ACU home equity loan or line of credit by September 30!

A loan or line of credit—that is the question

If you want to borrow a specific amount for a one-time purchase, a home equity loan makes sense. However, if you have several projects in mind or want to use the money over the course of several years, a line of credit is probably your best bet; you can withdraw money as you need it and only pay interest on the outstanding balance. Plus, as you pay back the line of credit, the money is available for you to borrow again. Either way, you won't pay any fees or closing costs — a \$650 savings⁴!

You've built the equity; use it! Simply apply online or visit any branch. If you'd like more information, please call 314.962.6363 or 1.800.719.6363.

P.S.: You can borrow against your home for so much more than home improvement including education, vacation, and debt consolidation, again at rates lower than most other loans.

¹ Incentive is 1% of money borrowed for a home equity loan and 1% of the amount used for a home equity line of credit by September 30, 2010, with a minimum incentive of \$50 and a maximum of \$600. Must apply for an Arsenal Credit Union home equity loan/line of credit on or after June 15, 2010, qualify for credit according to ACU lending policies, and close on the loan/line of credit on or before September 30, to receive the incentive. Incentives will be deposited into the savings account affiliated with the home equity loan/line of credit by October 29, 2010. Refinanced ACU loans/lines of credit do not qualify. You must be an ACU member with at least \$25 in a share savings account to apply.

² Consult a tax advisor regarding deductibility.

³ Minimum loan amount of \$5,000 applies to 80% and 100% home equity loans. Loan amount is 60%, 80%, or 100% of the difference between the home's appraised value and the remaining first mortgage balance.

⁴ Based on costs for appraisal, title work, flood letter, and recording fees. \$99 documentation fee for 60% home equity loan will be waived June 15-September 30, 2010.

