



First Northern Credit Union

Leading the way

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Chicago, IL 60606-4902
(888) 328-8677 www.fnacu.org

PRESORTED
STANDARD
U.S. POSTAGE
PAID
PERMIT NO. 4454
ROCKFORD, IL

Put your home's
equity to work.
And live happily
ever after.

Once upon a time,
there were
three little pigs.



The first little pig built a house of straw. But the Big Bad Wolf huffed, and puffed, and blew the house down.

And the little pig ran away to the second little pig's house.



The second little pig had built a house of sticks. But the Big Bad Wolf huffed, and puffed, and blew the house down.

And the two little pigs ran away to the third little pig's house.

Now, the third little pig had built a house of bricks.



He went to First Northern Credit Union and took out some of his equity to put in a few improvements.



So, when the Big Bad Wolf came by, he got stuck in the new landscaping, Got soaked by the new sprinkler system, Couldn't huff-puff through the new double-glazed vinyl bay windows looking into the newly remodeled kitchen with new countertops and all-new appliances, And limped away, cold, wet, and weary.

The third little pig had money left over. So the three little pigs went on a vacation to Hawaii.



And they lived happily ever after.

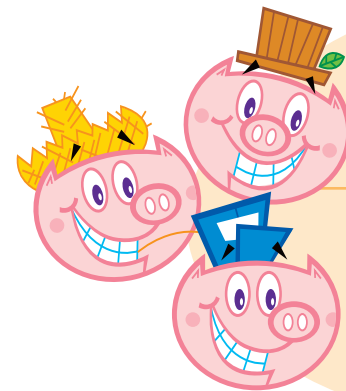
Whether you need to fix up the house, consolidate debt, or upgrade your wolf protection, a little extra money can make a big difference in your life.

That's why First Northern Credit Union offers great rates on several terrific ways to put the equity in your house to work for you. Borrow a lump sum. Or, set up a line of credit you can draw on as you need it, and get a mind-blowing introductory rate *and* no payments for three months. Either way, if you borrow \$15,000 or more, we'll pay your closing costs up front.

CALL OR VISIT FIRST NORTHERN TODAY!

(888) 328-8677 ext. 351 or www.fncu.org/homeequity

Check out our home equity rates today. You just won't find better deals, not by the hair of your chinny-chin.



GREAT RATES • ACT NOW

3.99% APR* HOME EQUITY LINE OF CREDIT
INTRODUCTORY RATE UNTIL 12/31/05

5.79% APR
5YR FIXED RATE

6.79% APR
10YR FIXED RATE

6.99% APR
15YR FIXED RATE



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Offices in Rockford, Chicago & Evanston

*3.99% APR rate is valid until 12/31/05. Beginning January 1, 2006, your home equity line of credit will be calculated at Prime + 0%. The Prime Rate is the Prime Lending Rate as published in *The Wall Street Journal*. At the time of this printing, the Prime Rate was 5.50% APR. The annual percentage rate on this loan cannot exceed 18%. Offer valid on Illinois residences only, and does not apply to paying off existing First Northern Credit Union loans. Rates subject to change. Fixed-rate repayment example: 5.79% APR for 60 months is \$19.24 per \$1,000 borrowed. As always, consult your tax advisor concerning interest deductibility.