

# North Shore Manufacturers Federal Credit Union Announces a new Fixed Rate Home Equity

**Five Year Term – 60 months 6.80% APR\***

**Ten Year Term – 120 months 7.10% APR\***

- ◆ ***FAST***- Closings within 7 days of your approved application!
- ◆ ***AFFORDABLE*** – NO Annual Fee, NO Points, LOW Closing Cost
- ◆ ***TAX DEDUCTIBLE*** – Ask your tax advisor how a Home Equity Loan can be of benefit to you!

***Get Cash Out of Your Home for what you really need!***

- ◆ **Those Much Needed Home Improvements**
  - ◆ **College Tuition**
  - ◆ **Medical Expenses**
  - ◆ **Unexpected Expenses**
- And any other needs you may have!**

\*Annual Percentage Rate may be changed at any time without prior notification

Minimum loan \$5,000.00. Maximum loan \$75,000.00. 75% maximum loan to value (appraised or assessed value) less the first mortgage balance. No draw period offered. Owner occupied properties only. All other Home Equity policies apply. Call 978-922-8317 for more details!