

Check Out Our  
NEW Low Member Rates

NEW Low Rates  
Starting At

3.25%<sup>\*</sup>  
APR

# HOME EQUITY LOAN RATES

<p><b>HOME EQUITY LINE OF CREDIT</b></p> <p><b>3.25%<sup>*</sup></b> APR</p>	<p><b>5 YEAR FIXED HOME EQUITY LOAN</b></p> <p><b>5.00%<sup>**</sup></b> APR</p>	<p><b>10 YEAR FIXED HOME EQUITY LOAN</b></p> <p><b>5.50%<sup>**</sup></b> APR</p>
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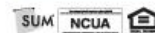
Whether you're building an addition to your home, remodeling the kitchen, going on vacation, or simply want the security of knowing you'll have money available when you need it, we offer some of the lowest rates in town. **And we pay all closing costs!** How can you beat that? Call us.



58 Union Street • West Springfield, MA 01089  
Call 733-6108 • [www.WSFCreditUnion.com](http://www.WSFCreditUnion.com)



Lobby: Mon, Tues, Wed, Fri 9-4:30; Thurs 9-6 • Drive Up: Mon, Tues, Wed, Fri 8-5;  
Thurs 8-6 • ATM: 24/7 • Online Home Banking: 24/7



Effective Annual Percentage Rates (APR) as of 2/17/10. **WSFCU will pay all closing costs.** No early termination fees. Maximum loan is 75% of appraised value of owner-occupied property. \* Home Equity Line of Credit is set at prime + 0%. Subject to change on the first day of each quarter and is based on the highest prime rate published in the Money Rates column in the Wall Street Journal. \*\* 5 and 10 year fixed rates are subject to change without notice. Other terms available.