



The third little pig used the equity in his house to keep the Big Bad Wolf at bay, and lived happily ever after.

<b>3.99%</b> APR* INTRO RATE UNTIL 12/31/05	<b>HOME EQUITY LINE OF CREDIT</b>
<b>5YR FIXED RATE</b>	<b>5.79%</b> APR
<b>10YR FIXED RATE</b>	<b>6.79%</b> APR
<b>15YR FIXED RATE</b>	<b>6.99%</b> APR

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 home equity loans and lines of credit. Look them over. Then, think about this: with a home equity line of credit, you'll not only get a mind-blowing introductory rate on money you can draw on as-needed, but you'll also have no payments for three months.

You won't find a better deal, not by the hair of your chinny-chin-chin. So call or visit First Northern today.



## **First Northern Credit Union**

*Leading the way*

Rockford • Chicago • Evanston  
(888) 328-8677 ext. 351

[www.fnacu.org/homeequity](http://www.fnacu.org/homeequity)



\*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.