

# Home Equity Term Loans

**1% OFF** <sup>1</sup> your current real estate loan rate when  
you refinance from another lender<sup>2</sup>  
\*APR

OR

**2.99%** when you refinance an existing credit  
union real estate loan  
(with qualifying loan amount<sup>2</sup>)  
\*APR

OR

**2.99%** on new home equity term loans<sup>2</sup>  
\*APR

PLUS

**no closing costs<sup>2</sup>**

**5, 10 and 15 Year Terms**

[pgmfcu.org](http://pgmfcu.org) | 570-836-3227

Starting June 1, 2021<sup>3</sup>



Mehoopany Employees Federal Credit Union

\*APR-Annual Percentage Rate. 1- Minimum rate offered will not be less than 2%. Must show proof of rate. 2- New money to the credit union must be \$25,000 or greater to qualify for special rates and no closing costs. All other loans are subject to standard credit union rates and fees. 3- Limited time offer. Credit Union reserves the right to amend or withdraw this promotion at any time and without notice. Payment Example: A 180 month home equity term loan with a 2.99% fixed APR would have monthly payments of \$6.91 per \$1,000 borrowed. Loan is subject to underwriting approval. Application will be required; not all applicants will be approved. Terms, conditions, and restrictions apply. Important information relating specifically to your loan will be contained in the loan documents, which alone will establish your rights and obligations under the loan note. Promotional rate cannot be combined with any other offers. Credit Union membership is required for loan approval. PGMFCU: Federally insured by NCUA.

