

Shawn made  
it happen.

You can too.

Shawn Carter  
McGraw-Hill FCU member since 2015

Fixed-Rate Home Equity Loan  
rates as low as

4.74%  
APR\*

10-year term

Quick turnaround • Minimal closing costs • No annual fees

*Shawn helped her daughter pay for graduate school by refinancing her debt into a McGraw-Hill FCU fixed-rate home equity loan. Experience her powerful story at [McGrawHillFCU.org/real](http://McGrawHillFCU.org/real) and learn how you can live a healthier financial life just like Shawn.*

Ask us how your loan or line may qualify for a **\$100 gift card.\*\***



Take advantage of this real life opportunity.  
Apply anytime, 24/7 1-800-226-6428 or [www.McGrawHillFCU.org/apply](http://www.McGrawHillFCU.org/apply)



McGraw-Hill  
Federal Credit Union  
*Financial Solutions  
for a Lifetime*

\*APR = Annual \*Home Equity (Non-Line of Credit) Loan APR means Annual Percentage Rate. The 4.74% APR advertised effective March 28, 2016, is for applicants with the best credit and rates will vary based on the credit worthiness of the applicant. Your rate may be higher. Advertised APR applies to first mortgage loan amounts of \$10,000 to \$300,000, is subject to change without notice, applies to a loan-to-value (LTV) ratio up to 70%, and is for personal purpose, non-purchase money. Member must be subject to verification of income, creditworthiness, and must carry adequate property and flood hazard insurance (if required) on home securing loan. Offer restricted to primary, single family residential real estate properties not located in Texas, Colorado or West Virginia. Not valid on investment properties. Property must have a clean title and adequate appraisal. New York residents must pay NYS Mortgage Tax. Payments do not include amounts for taxes and insurance and your payment could be higher. Loans are available to Credit Union members in good standing and require membership in the Credit Union, which is subject to a \$5 deposit. Other terms and conditions apply. For complete details, contact us at 1-800-226-6428.

\*\*\$100 Visa gift card promotion. To be eligible for the promotion, a complete loan application must be received by the credit union between March 28 – May 20, 2016. Promotion applies only to new Home Equity loans (second mortgage only) of \$50,000 or more. Home Equity Lines of Credit may also qualify. Contact us for details. Promotion only available to borrowers who obtain and close a new loan from the credit union. Refinancing of existing credit union loans is not eligible. Loan amount must be funded by June 30, 2016. May be subject to early closure fee if it is terminated within three years of funding. Some restrictions apply. Credit Union not responsible for any claims arising from borrower(s)' participation in the promotion.



Federally insured by NCUA



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