

# Time is money.

*Benjamin Franklin*

## 25 minutes is \$25 and maybe more!

*Your Credit Union*

### Seems everyone is talking refinance these days. Is it right for you?

Give us 25 minutes of your time and we'll give you the answers ...*plus more!* Simply complete and return the form below, then meet with one of our knowledgeable loan counselors over the phone or in person and we'll give you the answers to your questions, *plus \$25!* What's more, if you choose to refinance with the Credit Union you'll receive a special \$500 credit on your closing costs. *Now that's time well spent!*

*Please print.*

Name \_\_\_\_\_ Phone \_\_\_\_\_

Best time to call \_\_\_\_\_

My current mortgage is:     Fixed Rate     Adjustable Rate     Balloon

My current mortgage term is: \_\_\_\_\_

My outstanding principle balance is: \$ \_\_\_\_\_

My current monthly payment is: \$ \_\_\_\_\_

How many more years do you plan to be in your home?     1-2     3-4     5-7     More than 7

Why would you like to refinance?     Lower my monthly payment     More favorable rate  
 Own my home sooner  
 Convert my equity to cash for college, home improvements,  
debt consolidation, etc.

**Please return to: ABECU Mortgage Department**

**1001 Lynch Street**

**St. Louis, MO 63118**

**Or, fax to: 314-773-5424**



Membership eligibility required. Special \$25 mortgage comparison incentive and \$500 closing cost credit available July 15 - September 30, 2010. To qualify for the \$25 comparison incentive, member must have a current mortgage with another financial institution, provide account information necessary for mortgage comparison, and meet with a credit union representative either via phone or in person. To qualify for \$500 closing cost incentive, member must apply to refinance his/her mortgage from another financial institution between July 15 - September 30, 2010 and close on a new credit union loan by November 30, 2010. We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act.