



## ▶ REAL ESTATE & PERSONAL LOANS



### BRANCHES & INFO

Jones Road  
9601 Jones Road  
Houston, Texas 77065



## Home Equity Loans

Harness the equity in your home to finance home improvements, debt consolidation – the choice is yours. With low rates and tax advantages, a Home Equity Loan from Cy-Fair FCU is smart money management.

- Low fixed rates
- Terms from 5 to 15 years
- Finance anything from a new business to a new car
- Borrow up to 80% of your home's value
- The interest you pay may be tax-deductible



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

You are home

Ranchstone Drive-Thru  
11002 Ranchstone  
Houston, Texas 77064

Stone Creek  
16727 Hwy 529  
Houston, Texas 77095

Skinner Road  
13525 Skinner Road  
Cypress, Texas 77429

MemberLine  
Automated Telephone  
Banking  
888.897.TALK (8255)  
281.897.TALK (8255)

281.890.7676  
888.890.7676  
[www.cyfairfcu.org](http://www.cyfairfcu.org)



Our Community. Our Focus.



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## ► You are home

If you are like many of us, your home is your single greatest asset. Whether you are in the market for your first home or trading up to the house of your dreams, Cy-Fair FCU has the right Mortgage for you. And if you are looking to finance a home improvement project, college tuition or even a new car, take advantage of the equity you have built with a Home Equity Loan from Cy-Fair FCU today.

### Mortgages

Through our cooperative, Member Home Loan, Cy-Fair FCU offers a range of mortgages. Our knowledgeable representatives will help choose the right mortgage and guide you through the process.

#### FIXED-RATE MORTGAGES

- Competitive rates
- One low rate & the same payment throughout the life of your loan
- Terms from 10 to 40 years

#### ADJUSTABLE-RATE MORTGAGES (ARMs)

- Lower initial monthly payments
- Interest rates periodically change based on standard financial index
- A variety of terms available

#### ZERO-DOWN LOANS

- Great for first-time home buyers
- Flexible terms
- Community-lending products available for those who qualify

## Personal Loans

From Secured Loans to Lines of Credit, Cy-Fair FCU has you covered.

#### SHARE & CERTIFICATE SECURED LOANS

- A great way to build or re-build your credit
- Secured for repayment by funds on deposit in your Cy-Fair FCU Share or Certificate Account
- Borrow up to 100% of amount on deposit
- Rate 2% above Share or Certificate APY (annual percentage yield) on loans greater than \$2500 & 3% above on loans under \$2500

#### STOCK SECURED LOANS

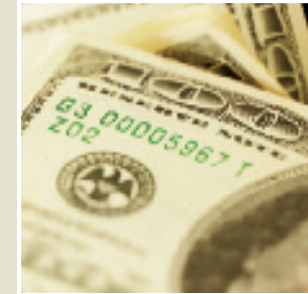
- Secured for repayment with Stocks listed on the New York or American Stock Exchange
- Borrow up to 75% of the stock value at inception

#### SINGLE PAYMENT LOANS

- Cover temporary delays in expected cash
- Pay back loan in single lump sum at end of up to 1-year max term

#### SIGNATURE LOANS

- Unsecured personal loans
- Borrow up to \$50,000
- Terms up to 60 months



#### LINES OF CREDIT – OVERDRAFT PROTECTION

- Pre-approved loan you use – and pay for – only when you need it
- Borrowing power replenishes as loan payments are made
- Overdraft Protection for one or more Cy-Fair FCU checking accounts
- Access via teller, MemberLine or CULink@ Home