



SYLVANIA AREA  
**Federal Credit Union**  
Sylvania's own Community Credit Union



**“SEND IT HOME”**

**HOME EQUITY/HOME IMPROVEMENT**

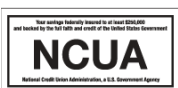
**LOAN SPECIAL**



**FIXED RATES AS LOW AS 3.99% APR\***

**AND UP TO \$250 OFF CLOSING COSTS!**

**NO ANNUAL FEE!**



\*APR = Annual Percentage Rate. All loans are subject to credit approval. Rate based on credit worthiness; all members may not qualify. Other terms and conditions may apply. Please speak to a SAFCU loan specialist for details, and/or apply online!