

**You've Worked Hard Building
Equity In Your Home. Now, Turn It
Into The Things You Dream About.**

PECU Makes It Easy!

Call, click or come by PECU for more information or to request a PECU Home Equity Loan packet. Call 474-1955 in Central Texas or toll free 1-800-772-1955 outside of Central Texas. Click www.pecutx.org on the web. Our branch locations are on the back of this brochure.

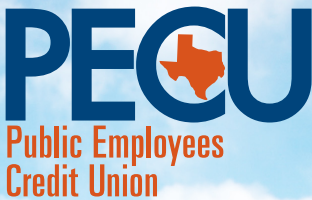
Get the cash you need quickly and easily. Apply today!



MAIN OFFICE
306 East 10th Street
P.O. Box 2205
Austin, Texas 78768-2205
Phone: 512-474-1955
Fax: 512-474-2731
E-mail: member@pecutx.org
Lobby Hours:
Monday thru Friday 9 am - 5 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

WALNUT CREEK OFFICE
8013 Centre Park Drive
Austin, Texas 78754
Lobby Hours:
Monday thru Friday 9 am - 6 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

HOME EQUITY LOANS



PECU Members Just Like You Are Using Home Equity Loans In Many Highly-Satisfying Ways...

- Dream Vacation
- Wedding
- Honeymoon
- New Car
- Boat/RV/Motorcycle
- Cruise
- College Education
- Pay Off Bills
- Eliminate Credit Card Debt
- Home Improvements
- Home Repairs
- Medical Expenses
- High-Power Computer
- Cattle
- New Furniture
- Lake House
- Start A Business
- Fantasy Camps
- Disney
- Birthday Blowout
- Quinceanera
- Bar Mitzvah
- Bat Mitzvah
- Fishing Expedition
- Build Deck On House
- Get Energy Efficient
- Political Campaign
- Super Bowl
- March Madness
- NBA Finals
- BCS Championship
- World Series
- Piano/Music Instruments
- Concert Getaway
- Class Reunion
- Airplane
- Giant TV
- Sprinkler System
- Antiques
- Engagement Ring
- Video Equipment
- Build Greenhouse
- Jet Ski
- Perfect Wardrobe
- Cosmetic Surgery
- Home Theater
- Backyard Pool
- Jewelry

Enjoy These Great Features

No matter what you decide to do with the cash from your Home Equity Loan, you'll enjoy these great features when you borrow from PECU:

- Low Fixed Rate
- No Application Fee
- No Annual Fee
- No Hidden Costs
- No Processing Fee
- No Pre-Payment Fee
- No Standard Closing Cost On Loans Less Than \$100,000
- Interest Paid May Be Tax Deductible (*consult your tax advisor*)
- One Set Monthly Payment To Fit Your Budget

You spent time and money building up the equity in your home. Now, there's a way you can put it to good use with a PECU Home Equity Loan. A Home Equity Loan lets you borrow against the equity in your home. You can use the money for anything you want. Plus, you'll get one of the lowest consumer interest rates available. You've worked hard. Isn't it your turn to do some of the things you really want to do? The smart way to turn your dreams of "someday" into the reality of today is to make it happen with a PECU Home Equity Loan. Call, click or come by today to apply!

How To Determine How Much Equity You Have In Your Home

PECU has a quick way to help you estimate how much equity may be available to you. Simply do the math below to find out the amount of cash that might be waiting for you--right in your home. As the chart indicates, you start with your home's appraised value, multiply it by 80%, subtract what you owe, and the remainder is the amount you may borrow. It's just that easy!

EXAMPLE		Your Home
Appraised value of your home	\$125,000	_____
Borrow up to 80% of your home's appraised value	x .80	x .80
Amount	\$100,000	_____
Minus your current mortgage balance	\$60,000	_____
Maximum PECU Home Equity Loan Amount	\$40,000	_____

PECU
Public Employees
Credit Union

www.pecutx.org

