

HOME IMPROVEMENT LOANS

Getting the money for Home Improvement Loan is easy...finishing the project, well that's another subject.

Features

- Borrow up to 120% of Property Value
- Competitive Low Interest Rate
- Terms Up to 10-years

CONTACT US

Eaton Family Credit Union provides our members with personal banking service and the quality you deserve.

For any questions or comments, visit a credit union office, go to EatonFamilyCU.com, or contact us at 216-920-2000 or 800-845-5446.



Eaton Family
CREDIT UNION, INC.

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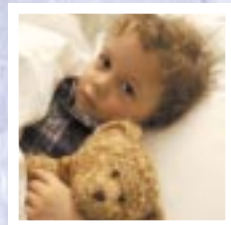


Eaton Family
CREDIT UNION, INC.

Home Lending Services



- First Mortgages
- Home Equity
- Home Improvement



Eaton Family Credit Union is a full service financial institution dedicated to providing quality products and exceptional service. The credit union offers members a complete line of home loan products. With competitive interest rates and flexible financing terms, you can count on Eaton Family Credit Union for all your borrowing needs.

FIRST MORTGAGES

Whether you are buying your first home or refinancing your current home, Eaton Family Credit Union has a mortgage loan to match your needs.

Types of Home Mortgages

- Fixed Rate
- Jumbo Fixed Rate
- Adjustable Rate Mortgage (ARM)*
- FHA/VA
- Cash Out
- Investment

With money down, our members can become homeowners. Our competitive interest rates and flexible terms help make monthly payments affordable.

**May be converted to a fixed rate.*



HOME EQUITY LINES OF CREDIT*

The equity in your home offers a great way to make home improvements, consolidate bills, or pay for unexpected expenses. A home equity line of credit from Eaton Family Credit Union gives you a competitive interest rate and convenient access to funds.

Get a Great Rate

You'll get a great rate on an Eaton Family Credit Union home equity line of credit.

- Annual Percentage Rate of Prime + 0%
- Rate is Adjusted Semi-Annually

Tax Advantages

Your home equity loan is secured by your home, the interest you pay may be tax-deductible. For more complete information please consult a tax advisor.

Convenient Access

Accessing an Eaton Family Credit Union Home Equity Line of Credit is easy. Get access to the funds you need at the credit union, by writing a check, online home banking, with our touchtone teller MATT line or via mobile phone.

Features

- Easy Application Process
- 5-year Draw Period
- 10-year Repayment Period
- Borrow up to 80% of home equity (Margins may be added on loans greater than 80% of home's equity.)

**The Eaton Family Credit Union Home Equity Line of Credit is available for residents of Ohio.*

CLOSED END HOME EQUITY

Our Closed End Home Equity loan gives you access to a specific amount of equity in home at a fixed term. Our Closed End Home Equity loan is the perfect solution if you want to access a fixed amount of your home's equity.

Features

Eaton Family Credit Union offers attractive interest rates on Closed End Home Equity loans.

- Prime + 2% for up to a 15-year terms. No fees or closing costs.
- Prime + 1% for up to a 15-year term. You pay closing costs and fees.
- Borrow up to 80% of home equity (Margins may be added on loans greater than 80% of home's equity.)
- \$50 Application Fee – application fee will be waived if you have an Eaton Family Credit Union checking account, ATM card, debit card and use direct deposit.



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