



**It's time to reduce your  
monthly payment on your  
home !**

## **Reduced Real Estate Loan Rates-Refinances Only**

**Your Utility District Credit Union reduced its  
Real Estate loan rates to a historic low!**

**Our new rates are as follows:**

### **First Trust Deed**

<b>15 years</b>	<b>3.85%</b>
<b>20 years</b>	<b>3.95%</b>
<b>25 years</b>	<b>4.50%</b>

**\$5000-\$400,000 ( 80% of appraised value)**

### **Second Trust Deed**

<b>15 years</b>	<b>4.65%</b>
<b>20 years</b>	<b>4.75%</b>
<b>25 years</b>	<b>4.99%</b>

**\$5000-\$200,000 ( 80% of appraised value minus 1st)**

### **Utility District Credit Union**

**375 11th Street  
Oakland, CA 94607**

**For questions or an application  
Contact Nola Rosa  
Phone:510-287-0466  
Fax: 510-287-0528**

**Note: All real estate loans, including FHA's, are subject to a loan fee.  
Borrower to pay for appraisal and closing costs, as well as any additional  
fees that may be incurred. Loans on owner occupied property & refi-  
nances –No purchase loans**