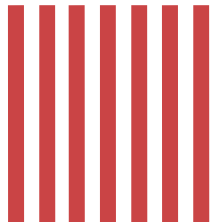


NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 1547 ROCKVILLE, MD

POSTAGE WILL BE PAID BY ADDRESSEE

ENERGY FEDERAL CREDIT UNION
ATTN LENDING DEPARTMENT
5 CHOKE CHERRY ROAD SUITE 110
ROCKVILLE MD 20850-9931



Consumer & Real Estate Loans

Convenient, affordable loan programs
to meet every need.



www.energyfcu.org

EFCU—Your financial power source when you need funds for:

- An automobile
- A home or home repairs
- Tuition or school expenses
- Debt consolidation
- Vacation, or
- Emergency funds

We are here to meet all of your borrowing needs. We offer a wide variety of loan products at competitive rates. Loan decisions are made quickly with a personalized touch, and applying for a loan at the Credit Union is simple and convenient.

Call our Member Service Reps at 301-670-1300, option 3.

Visit www.energyfcu.org and fill out our online loan application.

Sign on to your eBranch account and fill out the secure loan application.

Stop by any Credit Union office.

ACH or Payroll Distribution are available as payment options for all loans.

You can also make loan payments through eBranch and PowerLine.

Mortgages and Home Equity Loans

Whether you're purchasing your first home, refinancing your existing loan, or adding on to your current property, getting the right financing is one of the most important financial decisions you'll ever make. EFCU is here to help. We offer First Mortgages, Second Mortgages, Home Equity Loans and/or Line of Credit loans at competitive rates and a variety of terms.

First Mortgages

EFCU provides a selection of first mortgage options. EFCU members can rely on:

- Fast approvals
- Low down payment requirements
- Excellent rates with no point options
- Terms up to 30 years
- Fixed Rate, ARM, etc.

Second Mortgages

We have 3, 5, 7, 10, and 15 year Fixed-Rate Second Mortgage Equity Loans, which allow qualified members to finance up to 100% of the difference between what is owed on the home and the appraised or tax value. Borrow a fixed amount and repay it over a period of time, up to 15 years.

Home Equity Line of Credit

A Line of Credit (LOC) allows you to complete one simple application and then borrow anytime you need money. We offer 10 and 15 year LOCs with a variable rate. Accessing your line is easy! You can:

- Use PowerLine and/or e-Branch to check your balance or transfer funds from your LOC to your checking account.
- Receive a checkbook connected to the account to access your funds.
- Request a cash advance in person or via the Call Center.

This is an open-end loan, which means you can establish your LOC now, even though you don't need to borrow all the funds right away.* Then, whenever you need funds, they are immediately available.

Auto Equity and Quick Equity Loans

We have 5 year Auto and Quick Equity loans to help you put the equity you have in your home to good use.

115% Loan-to-Value Second Mortgage

EFCU will lend you 115% of the value of your home (minimum loan amount: \$5,000).

- Choose from 5-year or 10-year terms
- Fixed Annual Percentage Rate

Solar Loan Program

Concerned for the environment? We hope that with our Solar Loan Program discounts, you'll be able to put solar power within your reach.

*Minimum \$500 draw required at settlement.

Loan Protection Insurance is available for most loans at a minimal cost to you.



To receive information and application material for mortgage loans or home equity loans, call 301-670-1300, option 3.

More consumer loan options inside.



Vehicle Loans

EFCU offers vehicle loans for:

- New and Used Autos and Motorcycles,
- New and Used Boats and Trailers
- New and Used RVs and Campers
- Refinancing – New and Used

Our low-rate loans range from 24 months to 84* months.

In the market for a new car, but not sure where to start? We offer a number of car buying resources through our branches and on our website, and maintain relationships with several car programs to give you a variety of options. Go to our website for descriptions and links for the following programs:

- CarSale.com
- CUALN–Credit Union Auto Loan Network
- Enterprise Used Car Sales
- MVCP–Motor Vehicle Certification Program
- UBS Cars

We do refinance auto loans from other financial institutions (both new and used) – and if you've had your new car loan for less than one year, we may refinance it with our New Auto rates!

Come to EFCU for all of your car buying needs!

*72 and 84-month terms only valid for vehicle loan amount of \$25,000 or higher.



Personal Line of Credit

This unsecured, revolving line of credit lets you borrow money now or later – whenever you need it. Your credit line can be used at any time, for any purpose. You are not required to pledge any collateral as it is an unsecured credit line. Whenever you need extra funds, you simply withdraw any amount up to your approved credit limit. Your monthly repayment amount is based on your outstanding balance. Give yourself the security of knowing that you have money available to you if and when you need it by opening a personal line of credit today.

EFCU Student Loans

EFCU can help you with student loans for those costs associated with education beyond the high school level. The loan may be used toward tuition, as well as lab fees, textbooks and housing (on campus, including meals). The loan is a fixed rate and term, and can be paid off at any time without penalty. It's especially useful for students who are reimbursed by employers for classes after final grades are issued.

Requirements

- School must be accredited
- Minimum loan amount of \$1,000
- Undergraduates must be enrolled for a minimum of 9 hours
- Loan is a fixed rate

A great loan option when you do not qualify for guaranteed student loan programs or financial aid and you cannot get a scholarship.

Quick Cash Loans

An Energy FCU Quick Cash Loan provides a short-term solution for unexpected emergencies. You will have the convenience and peace of mind knowing that you can stop by any one of our branch offices and borrow money until your next payroll deposit. The maximum loan amount equals the available net check, less any other payroll deductions or obligations.

Quick Cash requires a processing fee, and the balance is due the next pay day.

Signature Loans

EFCU Signature Loans ease financial stress and allow you to enjoy the special times in life. Unsecured loans are available to qualified members for dream vacations, health emergencies, major purchases, debt consolidation, special holiday gifts and many other practical uses.

Paying a higher rate somewhere else? We offer a complimentary "Check My Rate" program where you contact us with your loan information and we provide you a free quote on refinancing an existing loan (excluding real estate loans). Contact our Call Center at 301-670-1300, option 3, or go to our Downloadable Forms page on our website and print out the "Check My Rate" form to fax back. Let us show you what you can save!



Call a Member Service Representative today at 301-670-1300, option 3, for information or to apply for any of our loan options. You can also apply for a number of loans online at www.energyfcu.org.



5 Choke Cherry Road, Suite 110
 Rockville, MD 20850
 Phone: 301-670-1300
 Toll Free: 800-223-2177
 TTY: 301-990-6513
 Fax: 301-670-1337
www.energyfcu.org



EFCU Consumer Loan Application

Do not use this application to apply for mortgage, home equity, student or Quick Cash loans. Call 301-620-1300, option 3, for other applications or information.

I am applying for

- Personal Line of Credit Signature Loan
 New Vehicle Loan Used Vehicle Loan Vehicle Type _____

Amount Requested \$ _____

 Name

 Account Number

 Street Address

 Social Security Number

 City

 State

 Zip

 Home Telephone Number

Own Home Yes No

 Employer Name

 Hire Date (MM/DD/YY)

 Work Telephone Number

 Gross Monthly Income

 Other Income & Source

 Signature*

 Date

*By signing, you authorize Energy Federal Credit Union to make inquiries pertaining to employment, credit standing and financial responsibility. Additional information may be required for loan approval. EFCU is an Equal Opportunity Lender.



Detach the completed application, seal and mail. Postage is paid.