

# *High Energy Home Equity*

## **Prime for Life after first 6 months**

No closing costs – No application fee  
No title cost – No points – No appraisal cost  
No annual fee for the first year

Hungry for a way to reduce the crunch of high-cost credit? Simply transfer at least \$10,000, or check that amount at time of funding activation, and you'll get a crackling good introductory rate and then Prime Rate for Life (currently at 7.75% APR).

Not much equity in your home? Check out our 100% home equity line of credit at 7.75% APR for the first six months, and then converts to a variable rate, which is currently 9.50% APR.

Ask us. We'll show you how to be prepared for Spring with high energy!

Telephone Loan Center 1-800-DUAL-FRIM  
Toll Free 1-800-342-5336



**FIRST FEDERAL  
OF MICHIGAN**

Ask us. We can do it.<sup>SM</sup>

FDIC insured

Check out some new specials on the Internet!  
[www.ffom.com](http://www.ffom.com)



Ann Arbor, Owosso, Durand, Cheesing, Okemos and Keastwood.  
service Saturdays at most branches.

\*Fully indexed APR (annual percentage rate) applies to your account on the seventh month. For the 6.90% introductory rate, interest transfers at time of funding activation. The APR will be the Wall Street Journal Prime for the life of the loan, currently 7.5%. \$20,000 to \$38,999, a 7.75% APR; \$39,000 to \$118,999, a 9.00% APR. For the 100% option fee to 100% of the agreed-upon rate, the APR will be the seventh month's 1.50% introductory rate. Variable rates, based on the Wall Street Journal Prime plus a monthly Boston Federal payment at maturity, are subject to its releases as lenders' option. Annual fee of \$50 waived for the first year. Underwriting standards, which are available on request, and our property accepted. Offer good on new brand-new construction.