

# Home Equity Loans Starting at Only 3.75% APR\*

Open  
Your  
Next  
Projects'  
Possibilities



**ACT FAST while  
Rates Are Still Low!**

**Get Projects Done!**  
*upgrade landscaping, new flooring...*

**Home Improvements!**  
*new appliances, upgrade insulation...*

**Consolidate Debts!**  
*high interest loans, credit cards...*

All loans include a fixed rate, no pre-payment penalties, low closing costs, as well as affordable terms and payments. All these benefits make FIRST PACE Credit Union the place to save on your home equity loan!

**CALL US TODAY TO GET STARTED!**

**Contact us at 651.451.8495 for more information,  
or visit us at 161 Marie Ave E, West Saint Paul, MN 55118**

\*APR (Annual Percentage Rate). Certain restrictions apply. Not valid on refinancing of current FIRST PACE Credit Union Loans.  
Rates vary based upon credit score and term; normal underwriting standards apply