

**Now there's a way to consolidate
your debts without getting soaked.**



TechFed 
TECHNOLOGY FEDERAL CREDIT UNION

**Pour all your high-interest debts
into one low monthly payment.**

- Low, introductory 6.99% APR*.
- No application fee.
- Low monthly payments.
- Borrow up to 100% of your home's equity.
- Pre-approval of up to \$200,000.

Offer good through November 30, 1998

At Tech Fed, we know you have better things to do with your money than pay high interest rates on loans.

So right now, you can save hundreds, even thousands, of dollars that would otherwise go to pay off interest. Simply consolidate your debts with a low-interest Equity Command Line of Credit from Tech Fed, and pocket the difference each and every month.

Our low members' rate will save you a bundle in interest. Our limited-time 6.99% introductory annual percentage rate* will save you even more for the first six months. And the interest you do pay may even be tax-deductible (check with your tax advisor).

In addition to paying off your debts faster and for less, your Equity Command Line of Credit gives you a flexible, low-interest way to make money-wise investments in your future—whether you want to remodel your home or send a child through college.

You can opt to pay interest only for the first 10 years or pay off the entire balance at any time with no penalty fee. As you do, the funds are yours to tap again—anytime and for anything you wish.

To start saving on interest right away, just fill out and send us the attached member reply card by **November 30, 1998**. The sooner you do, the sooner you can start keeping the money you're losing to high interest rates.

