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[‡]Gas card is issued upon receipt of first direct deposit. *Annual Percentage Rate (APR) is based on three-year term with a monthly payment of \$28.64 per thousand borrowed and includes a 1% discount for direct deposit. Loan-to-value ratio up to 100%. Rate may be higher based on credit history. Other rates and terms are available. Rate is for new loans over \$10,000, cannot be used to refinance an existing HFCU loan, and is subject to change without notice. **Annual Percentage Rate (APR) is based on five-year term with a monthly payment of \$17.96 per thousand borrowed and includes a 1% discount for direct deposit. Loan-to-value ratio 80% or less. Property insurance must be maintained throughout the loan term. Other rates and terms available for up to fifteen years. Rate may be higher based on credit history. Rate is for new loans over \$25,000 and is subject to change without notice. Other restrictions may apply. Federally insured by NCUA.

