

**Client:**  
*First Financial Credit Union*

**Media:**  
*Brochures*

**Objective:**  
*Promote credit union services with a lifestyle focus*

Credit unions position themselves as delivering a better deal than banks, paying higher interest on savings, offering lower rates on loans, and charging lower transaction fees.

First Financial adopted a new marketing approach to focus on individual lifestyle issues. Rather than sell on mere price and features, products are promoted as meeting needs for any stage of life.

These brochures were placed in racks at branch locations and mailed to prospects on request. The brochure shown here, on real estate loans, is part of an entire series I wrote. Each discusses a specific product and presents benefits in terms of lifestyle issues.



**COPY**

*(Cover)*

## REAL ESTATE LOANS

**No matter where you are in life,  
we can help you build a  
better financial future**

*(Flap Panel)*

### **Look To First Financial First For Easy, Convenient And Inexpensive Home Loans**

It's the most important and expensive investment you will ever make – your home. That's why it's important to get the best loan you can. At First Financial, we understand that everyone's financing needs are different.

**Client:**  
*First Financial Credit Union*

**Media:**  
*Brochures*

That's why we offer a wide range of alternatives to suit any budget or lifestyle. Whether you're buying your first home, moving up to a larger home, refinancing to make needed improvements or simply want to access the equity you've built in your home, call First Financial.

We'll make it easy and inexpensive to get the financing you need with a full portfolio of choices. Plus, you can avoid the worry of making payments on time when you take advantage of automatic loan payments through automatic transfers from your First Financial checking account.

**Apply the easy way! Call (000) 000-0000.**  
**Or for more information, call (000) 000-0000**

*(Inside panels)*

*(Testimonials)*

*"I can't believe we actually own a home now. First Financial helped make it a reality."*

*"We tried to get a home equity loan from a bank! but the rates were so high. I'm glad we checked into First Financial's low rates."*

*"We saved for years at First Financial to buy our condo at a ski resort. And when it came time to finance it guess who we called? First Financial!"*

*(Copy)*

At First Financial, "one size does not fit all" That means we can tailor a mortgage to fit your budget and lifestyle.

Best of all, First Financial membership gives you access to virtually any type of loan you might need at low rates - wherever you are in life.

**Choose First Financial For The Best Rates**  
**And The Most Convenient Way To Finance Your Home**

While financing a home can seem overwhelming, First Financial can help you sort through all of the options to make the right decision.

**Home Equity Express Line of Credit:** You've worked hard to build equity in your home. Why not use it to make improvements, purchase a car, consolidate bills, meet education expenses and more? The Home Equity Express Line of Credit offers one of the last tax-advantaged consumer loans available. With Home

**Client:**  
*First Financial Credit Union*

**Media:**  
*Brochures*

Equity Express, you can borrow up to \$100,000 or 80 percent of your home's appraised value, less any outstanding mortgage. This line of credit is easy to access. All you need to do is write a check when you need your funds.

**First Trust Deed loans:** For that first dream home, or moving up to a bigger home to make room for a growing family, our first trust deed loans come with lower rates. Fixed-rate loans are available up to \$600,000 and adjustable-rate loans are available up to \$350,000 in 15- and 30-year terms. There are never pre-payment penalties and we offer a special first-time home buyer program.

**Mobile Home loans:** First Financial is pleased to finance mobile homes at low adjustable rates with flexible terms up to \$150,000.

**Home Improvements:** A First Financial FHA Title I Home Improvement Loan may be just what you need to add that new bedroom, bathroom, patio, kitchen or whatever other improvements you've been planning. Improving your home adds value to it and improves your neighborhood. And, fixing up your existing home is less costly and time-consuming than relocating. Borrow up to \$25,000 at fixed rates with 15 years to repay.

**Equity Advantage loans:** When you need a consumer loan, why not take advantage of all possible tax benefits\* with an Equity Advantage Loan? This is an excellent way to use your California property to meet expenses – and equity in your home is not a requirement.

There are several Equity Advantage Loans to choose from including Auto Equity for extra tax breaks on financing your car, a Signature Equity line to borrow a lump sum to meet special expenses, a Line-of-Credit Equity account to be sure there's a ready source of cash available when you need it, or a VISA Gold Equity line for extra convenience.

**Apply the easy way! Call (000) 000-0000.**