

Homebuyer's tax credit – extended until April 2010!

Save even more with a Fitchburg Federal mortgage!



Apply online and receive \$250 off closing costs!

WITH THIS AD

Real estate prices are more realistic, rates are still low, AND first time homebuyers can still get a tax credit of up to \$8,000. In addition, there are new tax advantages for other qualified buyers, as well. If you're in the market to buy, see us for details, and for a mortgage you can live with. We offer a complete mortgage program including adjustable- and fixed-rate mortgages and VA loans. You can even apply online at fitchburgfederalcu.com – and save \$250 off closing costs.

Stop by or visit us online for:

- Mortgage money to lend
- Great rates & terms
- The friendliest service
- Quick approvals
- Refinancing, too!

Get your mortgage close to home! fitchburgfederalcu.com

HeatingHelp
Line of Credit

5.90%
APR*

Up to \$2,500



This winter, get help with your heating bills!

Pay your oil, gas or electric heating bills and manage your budget better with this special financing package. Do it TODAY and get ready for the cold weather ahead!

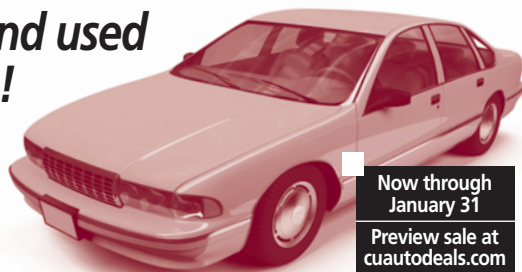
*Annual Percentage Rate (APR), effective Oct. 13, 2009, is a variable rate and may increase after account opening; maximum APR is 18%. Subject to credit approval. Line of credit advances must be repaid by September 30, 2010.

Buy it there, finance it here!

Enterprise year-end used car clearance sale!

In the market for a new-to-you vehicle? Enterprise Car Sales is holding a year-end used auto sale, now through January 31, with deals including Blue Book® trade-in value for your vehicle, plus other specials too good to miss. Preview the Enterprise selection of used vehicles at cuauto deals.com, then see us for the best auto loan around. Financing is available for any vehicle listed in the Official Used Car Guide NADA.

You can call us, or apply online at fitchburgfederalcu.com, 24 hours a day, seven days a week. We won't keep you waiting – you'll have your answer in 20 minutes! And, automatic payments can be conveniently arranged from your Fitchburg Federal account.



Now through
January 31

Preview sale at
cuauto deals.com

Mike, Mitch & the Marathon for Children's Hospital



Mike and Mitch

Mike Leamy – a member of our Supervisory Committee and a Fitchburg State College employee – hopes to raise \$10,000 for Children's Hospital with his 2010 Boston Marathon run as a member of the Credit Unions Kids at Heart marathon team. Mike will be running for his Children's Hospital Patient-Partner, Mitch Bourque.

If you'd like to help, please mail or drop off a donation in any amount (checks should be made payable to Fitchburg Federal Credit Union, with Children's Hospital written in the memo line).



Fitchburg Federal – it's YOUR Credit Union

Fitchburg Federal is the credit union for employees and retirees of the City of Fitchburg, Fitchburg State College, Monty Tech, Fitchburg Housing Authority, LUK, Inc., students of Fitchburg Public Schools, and their family members. Membership is also open the Friends of Fitchburg Public Library and Friends of Coggshall Park and their family members. **Join today!**



Fitchburg
Federal Credit Union

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NCUA
This credit union is federally insured by the National Credit Union Administration.