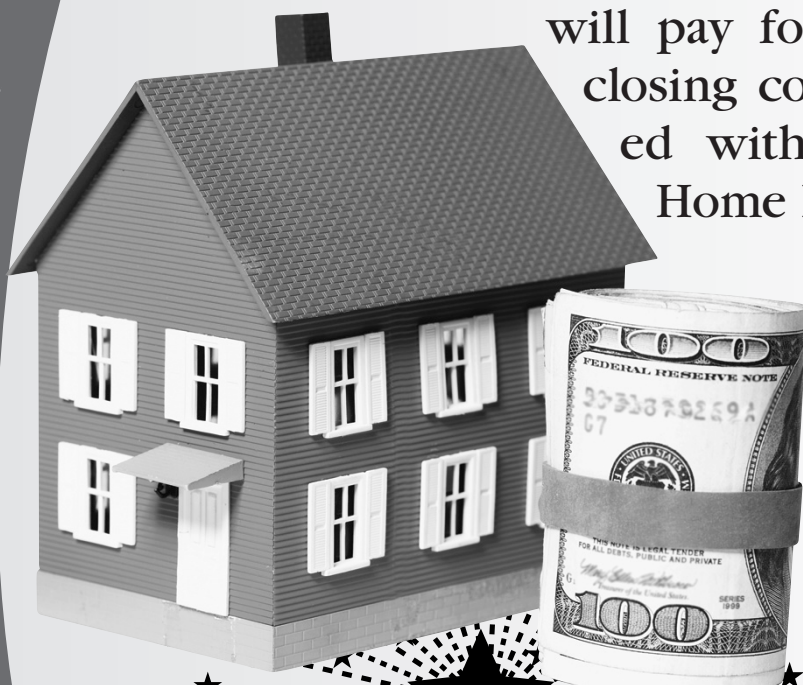


All American, Flag Waving Loan Spectacular

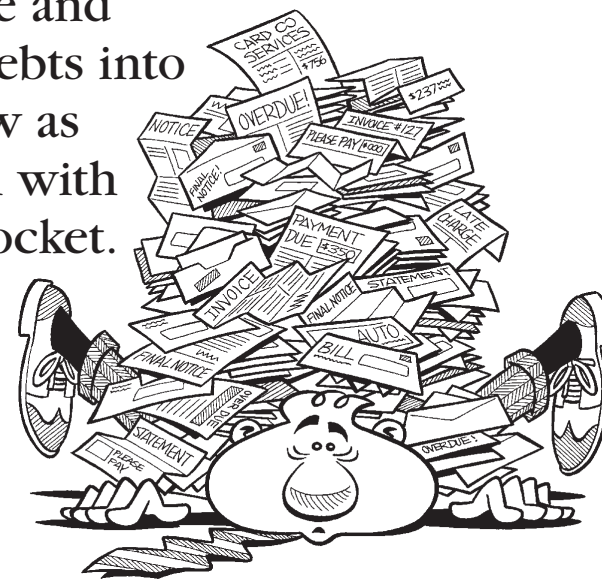
"American Made Loans"

For a limited time we have lowered the rate on our Home Equity loan to a fixed-rate of 4.00% for the next 2 years. In addition, the credit union will pay for all of the closing costs associated with your new Home Equity loan.



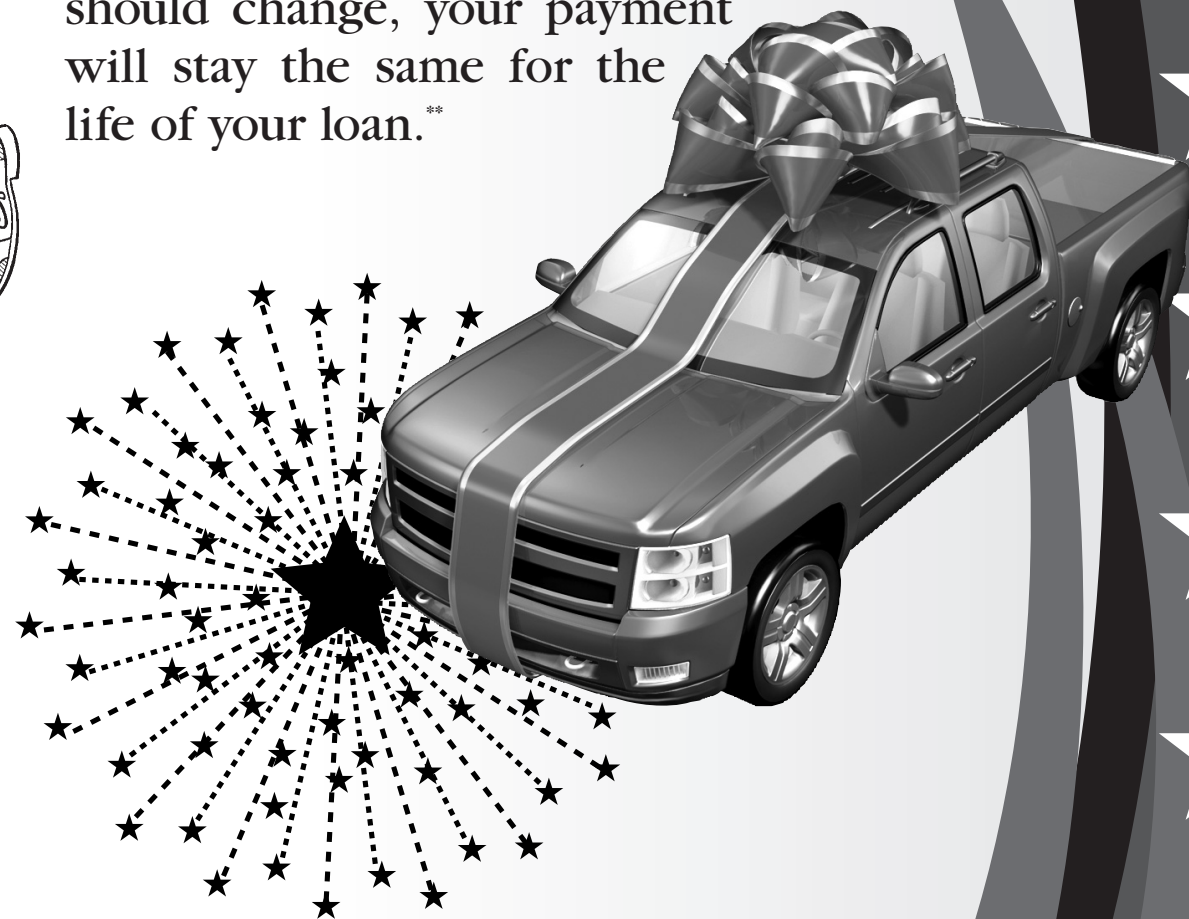
"Freedom Delivered Mortgage"

Refinance your mortgage and consolidate all of your debts into this loan for a rate as low as 4.75% for a 10-year term with no money out of your pocket. New mortgage loan requests can also qualify for our "Freedom Delivered Mortgage."**



"Patriot Rate Loans"

"Patriot Rate" auto loans feature a variable rate that starts at 2.50% with the guarantee that if the rate should change, your payment will stay the same for the life of your loan.**



Proud Member

1st Gateway Credit Union

Be a "**Proud Member**" of 1st Gateway Credit Union by displaying your credit union support each and every day. Display our "Proud Member" window cling in the rear window of your auto and you'll become eligible to win one of many \$25 gift cards that will be given away each month.**



Clinton
1504 N. 2nd St.
563-243-0524

Camanche
Hwy. 67 North
563-243-4121

Fulton
415 10th Ave.
815-589-9053

DeWitt
1703 11th St.
563-659-5963

** Borrowers must have sufficient equity in their property to be able to include the closing costs estimated to be \$799 into their loan. New money loans only. Certain restriction applies to members with existing loans that want to take advantage of these loan specials.