



Advanced Financial
FEDERAL CREDIT UNION

Banking. Only Better.™

Offer, 2013

George Spangler, President
S-L Painting
11 Meadowbrook Court,
Summit, NJ 07901

Subject: Home Interior/Exterior Painting, Special Loan Program

Dear George,

As we discussed, below are the details on the special lending program Advanced Financial, Federal Credit Union ('AFFCU') will offer to your customers that choose "S-L Painting" to perform interior and exterior painting of their primary residence.

Whether the agreed to service includes painting of their home's interior, exterior or both, we are offering special loan features to help your customers obtain the funds needed to complete their home improvement project. To help them protect their investment, beautifully, our special program includes:

- Reduced, fixed home equity loan interest rates with repayment terms to meet their needs;
- No application fees or closing costs;
- Streamlined processing and quick loan decisions;
- Convenient payment options including ACH, on-line banking and other automatic payment plans.

This program is offered exclusively for S-L Painting customers through AFFCU, New Providence, NJ.

Please contact AFFCU directly for additional details: Advanced Financial Federal Credit Union
785 Central Ave.
New Providence, NJ
800 237-5626, Ext 2148
www.advfincfu.com

Sincerely,

Paul A. Towers
Advanced Federal, FCU
SVP/CLO, Lending

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