**Copy**

Client: American Heritage Federal Credit Union

Re: Marketing –Loan Campaign – **Email Articles**

Date: 0915

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**Scope of Work**

American Heritage has contracted with Galvin and Associates to write copy for a series of targeted emails promoted loan products. There are 8 write-ups: 2 for mortgages and 1 each for auto, home equity, MasterCard, personal, student and business loans. WORD COUNT: 1440

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COPY

**MORTGAGE – FIRST TIME**

**No More Renting – It’s Time to Buy!**

Congratulations – you’re planning to buy your own home! Your friends at American Heritage Federal Credit Union will provide you with the support you’ll need to make the home-buying process as easy as possible.

There are many different types of home purchase mortgages. Figuring out the best loan for you, and how much you can afford, can be a difficult process. Not to worry: your American Heritage Federal Credit Union loan officer is an expert in home financing. Stop in to a branch today and a loan officer will walk you through the process.

Once you know how much you can afford, you can talk with home sellers and know your credit union has your back. And as an American Heritage Federal Credit Union member, you will likely pay much less for your mortgage than one from a commercial bank or lender.

Contact American Heritage Federal Credit Union today. You can also find lots of information at the credit union website. When it comes to buying a new home, We’ve Got a Loan for That! 181

**MORTGAGE – MOVE-UP & EMPTY NESTER**

**Home Buying Can Be Better, The Second Time Around**

Ready to make a move? Whether it’s a kid on the way, the kids moving out or feeling good after that much-deserved promotion, you’re now in the market for a new home.

Since you already have equity in your current home, you’re in a good position – if you get the best deal on your new mortgage. Not to worry: As an American Heritage Federal Credit Union member, you will likely pay much less for an AMHFCU mortgage than one from a commercial bank or lender.

Stop in to a branch today to see a loan officer. Even if your current mortgage is with another lender, we will analyze your finances and design a loan that meets your goals. You can also find lots of information, including current rates, at the credit union website.

Find out just how hard we will work for you. When it comes to buying a new home, We’ve Got a Loan for That! 166

**AUTO LOAN**

**Ready for New Wheels? Your Credit Union Can Make It Happen!**

Tired of pouring money into your current car or truck? It’s time for a new set of wheels – and your friends at American Heritage Federal Credit Union are here with fantastic financing to make it happen.

We’ve got a tip to get you headed in the right direction: line up your financing before you start shopping. Whether you’re buying from a dealer or a guy down the street, your ability to negotiate a good deal will improve when you know you have the money already lined up. And as an American Heritage Federal Credit Union member, you will likely pay much less for financing than from a dealer or commercial bank.

Just drop in to your nearest branch and talk to a loan officer, or go online and fill in the details. You’ll be surprised how easy a loan can be.

When it comes to financing for your new car or truck, your best bet is American Heritage Federal Credit Union – We’ve Got a Loan for That! 178

**HOME EQUITY LOANS AND LINES OF CREDIT (HELOC)**

**If You Have Equity in your Home, We’ve Got a Loan For You!**

Is it time for a roof repair? Or is your kitchen in dire need of an upgrade? Or maybe you want to pay off some of those pesky high-interest rate credit cards.

Whatever your needs may be, your friends at American Heritage Federal Credit Union are here to help. We can loan you money based on the equity you’ve built up in your home.

A home equity loan is surprisingly easy to set up. Stop by your nearest American Heritage Federal Credit Union branch and the loan officer will walk you through the process. Once you fill out the paperwork, you’ll have the cash – fast.

Best of all, as a credit union member, you will likely pay much less for an AMHFCU home equity loan than one from a commercial bank or lender.

Go online to find out more, or simply see a loan officer. When it comes to home equity loans at American Heritage Federal Credit Union – We’ve Got a Loan for That! 177

**MASTERCARD**

**Sometimes It’s Smarter to Buy on Credit – with MasterCard!**

Ever go into a store and see just what you want at a terrific sale price – but the amount is more than you have in your account? That’s when it’s time to use a credit card.

With an American Heritage Federal Credit Union MasterCard, you’ll be able to save money and get what you want. Your AMHFCU MasterCard also works great for emergency cash, gift buying for the holidays and larger purchases.

Of course, like any loan, you’ll want to make timely payments. Using a credit card can actually improve your FICO credit score – exactly what you’ll need when it comes time to finance the purchase of a car, home or other larger expense.

Plus, since you are a American Heritage Federal Credit Union member, the interest rate you’ll pay on your new MasterCard will likely be significantly less than if you got a card from a commercial bank.

How hard is it to get a MasterCard? Prepare to be amazed: just stop by your nearest American Heritage Federal Credit Union branch. A loan officer will review your finances and if everything is in order, he or she will order your brand new MasterCard the same day.

American Heritage Federal Credit Union is here to help. So when it comes to MasterCard, We’ve Got a Loan for That! 227

**PERSONAL LOANS**

**Need a Loan? Come to the Place that Treats You like a Person**

Even people who are good at budgeting hit snags in the road - a college kid who needs course books, a burst pipe under the house, a family emergency, or credit card debt that you need to resolve. These are the times when you need a personal loan for extra cash.

Not to worry: your American Heritage Federal Credit Union is here to help. As a credit union member, you are part of a community, and we treat you like the individual that you are – not just an account number, but as a real person.

Your American Heritage Federal Credit Union loan officer will review your finances and come up with a solution. The interest rate you’ll pay on your personal loan will likely be significantly less than one from a commercial bank.

Stop by your American Heritage Federal Credit Union today. When it comes to personal loans, We’ve Got a Loan for That! 166

**STUDENT LOANS**

**Kid off to College? We’ve Got a Loan for That!**

Congratulations: your son or daughter is now an official college kid! Once he or she graduates, the odds are good for landing a decent job and doing well in life.

Of course, the big hurdle is the cost of college. Not to worry: American Heritage Federal Credit Union supports our credit union community by providing student loans. We are committed to doing our best to make our future generation well informed and financially stable.

As a credit union member, you will automatically have the opportunity to qualify for a student loan at a good rate, one significantly lower than you would find at a commercial bank.

We’d love to hear about your college-grad-to-be. Stop by the nearest American Heritage Federal Credit Union and talk with one of our knowledgeable loan officers. We have a variety of loan packages, and we’re sure to find one that meets your needs and budget.

At American Heritage Federal Credit Union, when it comes to student loans, We’ve Got a Loan for That! 177

**BUSINESS LOANS**

**Your Credit Union Can Help Finance Your Business**

Good businesses are key to the economic health of our community. That’s why American Heritage Federal Credit Union is so committed to helping our local businesses grow and prosper.

American Heritage Federal Credit Union has a number of financing options for business. Our loans are customized to meet the requirements of your enterprise, and can feature flexible terms for both short and long term financing. Whether you have an immediate need for additional cash flow or funds to purchase inventory, you will find our loan officers knowledgeable and ready to work as your partner.

Call or stop by your American Heritage Federal Credit Union branch to get the dialog started – we’re here for you. When it comes to business loans at American Heritage Federal Credit Union, We’ve Got a Loan for That! 140

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