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.10% off qualifying
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.50% off your rate!**

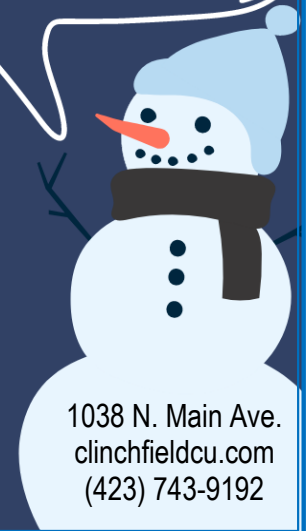


SAVE MORE WITH
**LOYALTY
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**AN ACTIVE CHECKING ACCOUNT, DIRECT DEPOSIT, AN AUTOMATIC
WITHDRAWAL (UTILITIES, INSURANCE, ETC), E-STATEMENTS, 12 MONTH
GOOD PAY HISTORY WITH CFCU, CFCU CREDIT CARD, CHRISTMAS CLUB
ACCOUNT, LONG STANDING MEMBER (20 YEARS OR MORE), MORTGAGE
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