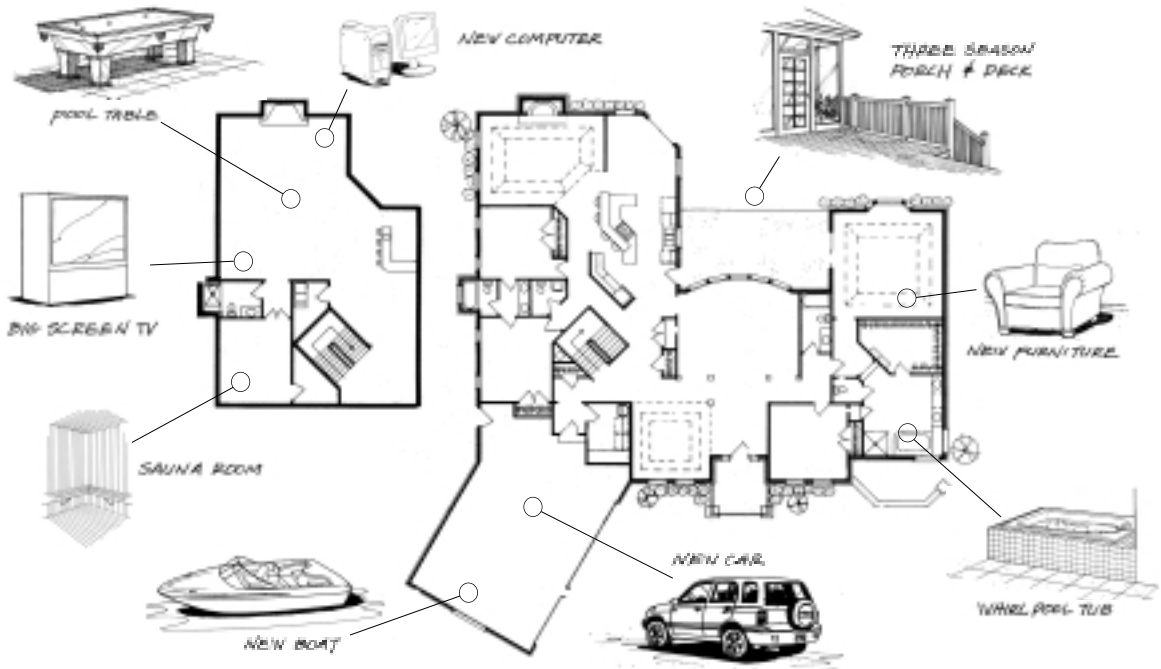


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Call Center Hours: 8 am to 8 pm Mon-Fri and 9 am to 1 pm Sat (EST)

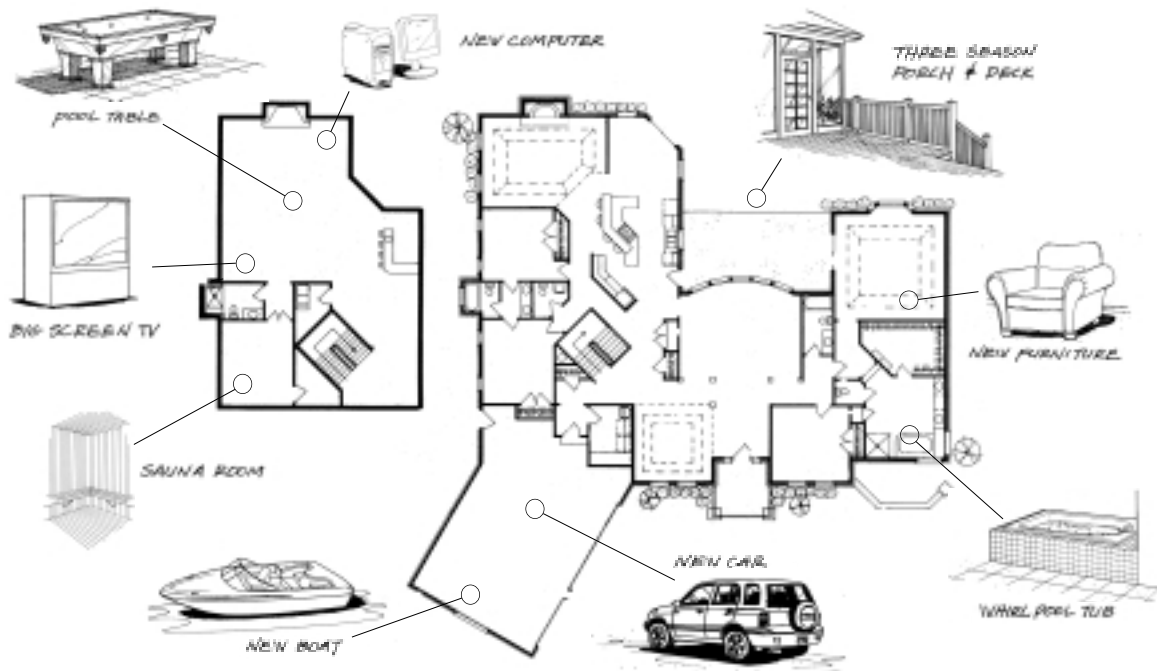


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* Fixed Annual Percentage Rate (APR) available to qualified applicants through April 30, 2000 based upon credit profile as determined by FRFCU. Includes 1/4% (.25) discount for AutoPay Service. Your actual rate may vary. See tax advisor for details.



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