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MISSION FED LOANS

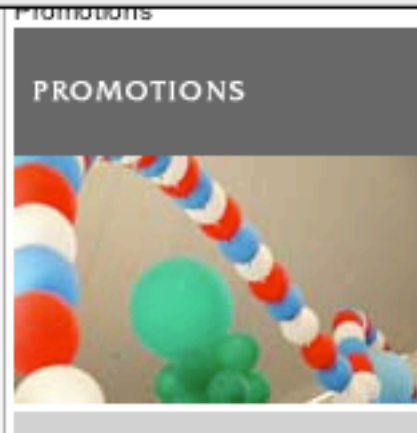
- >> Credit Cards
- >> Home Loans
- >> Student Loans
- >> Auto Loans

TODAY'S REAL ESTATE RATES

11/11/2004

30YRFIXED	5.875%
15YRFIXED	5.25%
HMX7YR30	4.5%
HELOC80	4.75%

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- Promotions**
- Bump The Rate on These Certificates!**
 - Unwrap Lower Payments and a Free Gift**
 - Free Long-term Care Seminar**
 - Protect your credit union benefits!**
 - Our Community Report Card 2003**
 - Setting the record straight on Mission Fed's support for the educational community**
 - Help Protect Yourself with ID TheftSmart®**
 - Check 21 Update**
 - Visa Rewards program changing September 1st!**

Promotions

Unwrap Lower Student Loan Payments and a Free Gift

Don't let your student loan payments cramp your holiday style. Refinance or consolidate your student funding with us by November 30th and get a free gift!

And with no payments until January and rates as low as 2.77%, you'll have plenty of holiday green this season.

If you've got loans with several lenders, you're probably writing multiple checks every month. Why not make your life easier by consolidating your student loans into one low monthly payment. And with the freedom of automatic deductions, you'll have one less thing to think about.

To be eligible you must have at least one student loan with us or have multiple student loans with other lenders.

Just call our Student Loan department to get started. 858-546-2063