

Project: Double-Sided Statement Stuffer for Hudson United Bank

Side One:

Get Financial Freedom Today and Plan for Tomorrow

The HUB Payment Saver Home Equity combines the security of a Fixed Rate Home Equity Loan with the flexibility of low monthly payments to provide the utmost in financial freedom. This loan program offers a fixed interest rate for the first five years then reverts to a variable interest rate for the remaining fifteen years. Lock in at an interest rate as low as 5.99%* and enjoy convenient repayment terms that only HUB can offer. The Payment Saver Home Equity is a smart way to put more money in your pocket each month as you plan for tomorrow's challenges today.

Side Two:

More Money in Your Pocket

< Show figures in graphic form. >

Compare the Payment Saver Home Equity to a regular Home Equity Loan and the savings is clear. The payment of a \$50,000 loan with an interest rate of 5.99% for a standard fixed rate Home Equity product is \$966.41.* With the new Payment Saver Home Equity, your monthly payment would be \$357.93. That is a savings of \$608.48! And the savings continue as you benefit from significant tax advantages with interest that may be 100% tax deductible.**