

Do Better.

Race ahead with USB Mortgage and Home Equity coupons.

USB UNION STATE BANK
Do business with us, do better with us.

1-877-USB-MTG1 www.unionstate.com

16729-1 Monster Magnet® Patent #5,458,282. Other Patents Pending. Crane Productions, Inc. www.monstermagnet.com 800-255-0234

On Your Mark.

Mark \$110.00 off your Mortgage Application Fee.

Must present coupon with application. Not valid with other coupons or offers.
Offer valid for new applications submitted between 7/15/2005 and 12/31/2005. Expires 12/31/2005.

Get Set.

Get a healthy 1/4% off when you set yourself up with a Fixed Rate Home Equity Loan.

Must present coupon with application. Not valid with other coupons or offers.
Offer valid for new applications submitted between 7/15/2005 and 12/31/2005. Expires 12/31/2005.

Go!

Go online and receive an additional \$100.00 off your application fee which will be refunded at closing when you complete your Mortgage application via the web.

Coupon must be submitted with signed commitment letter. Not valid with other coupons or offers.
Offer valid for new applications submitted between 7/15/2005 and 12/31/2005. Expires 12/31/2005.

The Finish Line Just Got Closer.

See how much you'll save with a Bi-Weekly Mortgage.

Example: \$250,000, 30 year Fixed Rate Mortgage Loan

	30 YEAR	VS.	USB BI-WEEKLY
INTEREST RATE	6.00%*		6.00%*
ANNUAL PERCENTAGE RATE	6.037%		6.026%
PAYMENT	\$1,498.88		\$749.44
# OF PAYMENTS	360		635
REPAYMENT PERIOD	30 Years		24 Years & 3 Months
INTEREST PAID	\$291,869.04		\$228,158.44
Interest Savings with USB Bi-Weekly Mortgage			\$63,710.60

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*For 1-4 family owner-occupied homes up to \$359,650. Loans are subject to credit approval and must close within 60 days of commitment. Terms based on a 20% down payment. Rates are subject to change without notice. Application fee refunded at closing. Rate is shown for purpose of example only. Your savings may vary dependent upon actual rate and loan amount. Call for current mortgage rates.

Member FDIC



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