



This summer tie up  
your laces — **not**  
**your money.**

**5.00% APY\***  
on our **new** short-term  
**7 month** special certificate

**3.00% APY\***  
at the highest tier of an  
**Elite+ Money Market**

...and more! Ask your local Wauna Credit Union branch about savings, money market, and certificate account options. They can help craft a solution for your individual needs.

**Because you're our neighbor, not a number.**



[waunafcu.org](http://waunafcu.org) | 800.773.3236

\*APY. Annual Percentage Yield.  
The published rates are accurate as of July 3, 2023.  
Members may contact Wauna Credit Union for further information about applicable fees and terms.  
Federally insured by NCUA.



# IT'S YOUR EQUITY. USE IT YOUR WAY.

*Goals are individual, just like you. Our mortgage team is here to help.*

## HOME EQUITY LINES OF CREDIT

HELOCs are a great way to give you the flexibility you need. You get to decide how much of your line you use, and only pay interest on the amount you're using, while still being able to withdraw up to your approved limit whenever you need it. And HELOCs aren't limited to home improvement. You can use your line for debt consolidation, education, medical expenses — whatever you want.

## FIXED RATE HOME EQUITY LOANS

Worried about the changing rate environment, or know you want to get all of your money at once? A second mortgage can be the best way to go to get a fixed rate for the life of your loan. No need to worry about the rate going up. And just like a HELOC, you can use it whatever way you want.



Interest paid for a home equity loan may be tax deductible.  
Check with your tax advisor. Membership is required.  
Visit [waunafcu.org](http://waunafcu.org) for more details.



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