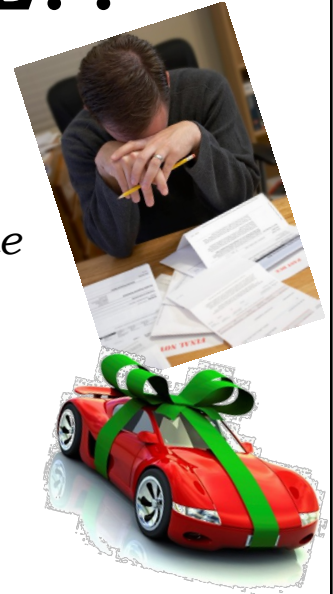


WHAT WOULD YOU DO WITH THE EQUITY IN YOUR HOME??



* *Remodel or Renovate Your Home*
room addition - new kitchen/bath

* Pay for Educational Expenses

* Consolidate Existing Debts

* Purchase a New Auto, Boat or RV

The choice is yours!

**Join RIA at the Quad City Homebuilders Association
Home Show ~ February 10th—12th (QCCA Expo Center)**

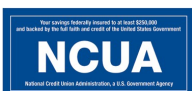
LET RIA FEDERAL CREDIT UNION PUT
YOUR EQUITY TO WORK FOR YOU!

- ***NO Closing Costs****
- *Low Rates*
- *Easy Repayment Plan*



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*Loans over \$50,000 require a paid appraisal by member.
Variable rate with payments amortized over 15 years.
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At the Heart of the Community