

A photograph of a yellow chick sitting on a tray of white eggs. In the foreground, one egg is golden. The text 'what are you waiting for?' is overlaid on the right side of the image in a bold, yellow, sans-serif font. The word 'what' is on the first line, 'are you' is on the second line, 'waiting' is on the third line, and 'for?' is on the fourth line. The question mark is significantly larger than the other characters.

**what are you
waiting for?**

your logo here

For you and your family*, the choice is clear...
(YOUR CREDIT UNION LOGO HERE)!

- Thinking about buying a home?
- Considering refinancing or consolidating?
- Confused by all of your home loan options?
- Free 24/7 Mortgage Pre-Approval available at our Home Loan Center: www.yourwebsite.com



**Your family members may be eligible as well.*

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800-000-0000

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