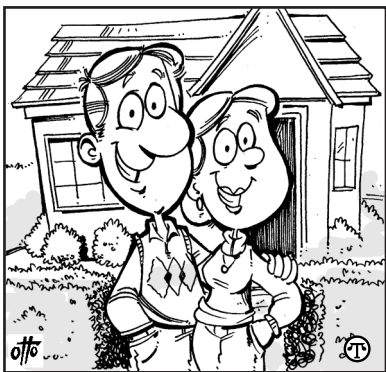


MANAGING YOUR MONEY \$

Putting Your Home Equity To Work

(NAPSA)—When you are shopping for a home equity line of credit, knowing which questions to ask can make all the difference in the world.

First, make sure a home equity line of credit is the right kind of loan for you. Then, look for the plan that best meets your particular needs.



If you apply for a home equity line of credit, look for the plan that best meets your needs.

Read the credit agreement carefully, and examine the terms and conditions—including the annual percentage rate (APR), the costs of establishing the plan and the repayment terms.

The Federal Reserve Board has a brochure to guide consumers through the process.

When Your Home Is On The Line: What You Should Know About Home Equity Lines Of Credit shows homeowners how to get and manage a home equity line of credit, complete with a checklist, glossary and where to go for help.

To learn more or order a brochure visit www.federalreserve.gov or write to Publications, Board of Governors of the Federal Reserve System, Washington, DC 20551.