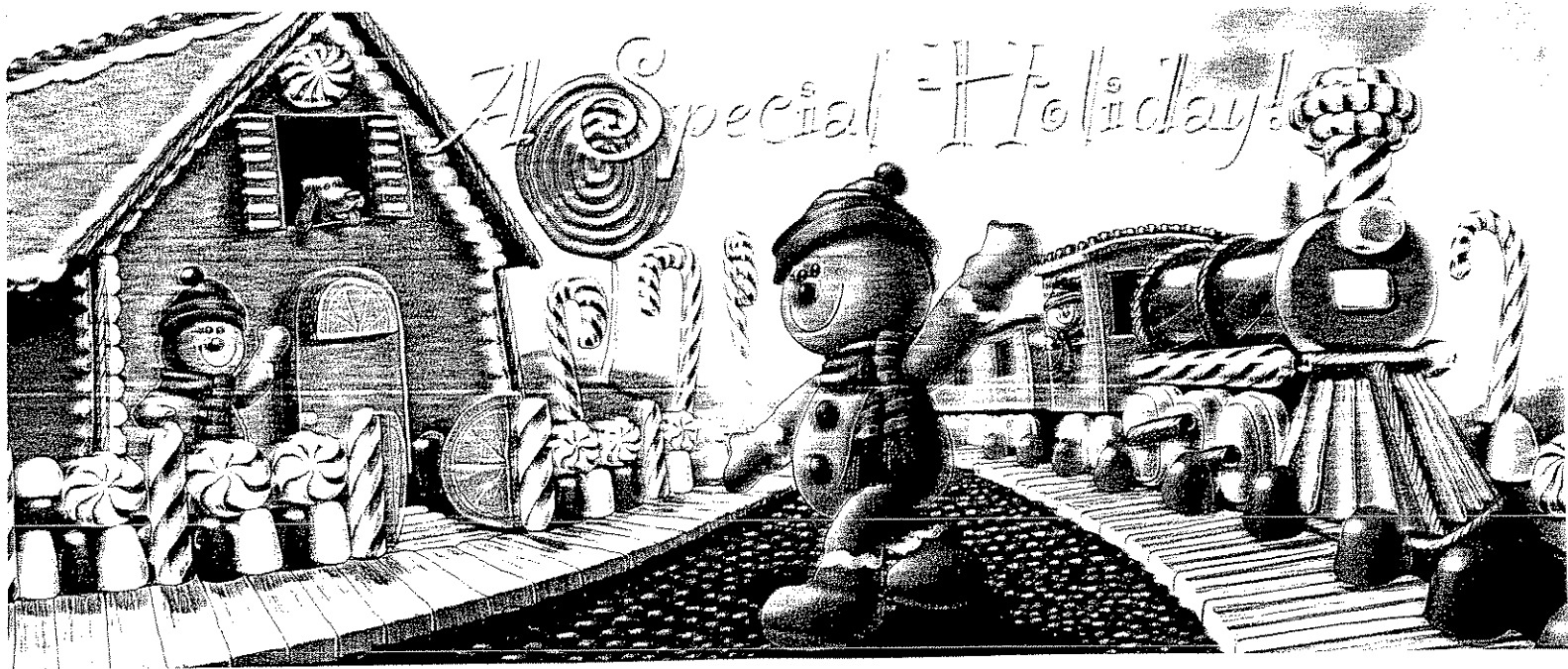


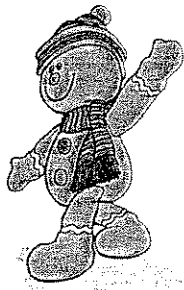


PENGAD 800-631-6989  
EXHIBIT  
5  
060537





*A Special Holiday!*



**American Credit Union**

Main Office: (414) 747-2226

Branch Office: (262) 238-1110

## Holiday Loans

UP TO \$2500<sup>00</sup>

FOR 12 MONTHS

AS LOW AS 8.9% APR

APR = Annual Percentage Rate  
Qualified borrowers only.

Amount financed and rate may differ depending on credit score.

No refinancing of current American Credit Union loans.

Rate reduction for automatic payment does not apply.

This special rate is available 11/1/06 - 12/31/06.

55041-XMAS0906

