

# No Closing Costs

CORE will pay the closing costs on transferred balances of \$25,000 or more, saving you hundreds of dollars!



Home Equity *Choice*  
Line of Credit

Fixed Rates As Low  
As 2.74% APR

No Closing Costs  
Option Available

## **CORE Federal Credit Union**

### **East Office**

7200 Kirkville Road  
East Syracuse, NY 13057  
Phone: (315)656-8220 Fax: (315)656-9389  
Toll Free: 1-877-479-2042

### **North Office**

651 Centerville Place  
North Syracuse, NY 13212  
Phone: (315)458-0439 Fax: (315)452-1061

### **Morrisville Office**

6 Cambridge Avenue  
PO Box 959  
Morrisville, NY 13408-0959  
Phone: (315)684-3009 Fax: (315)684-3016

Visit our Website: [www.core-fcu.com](http://www.core-fcu.com)  
e-mail: [core-fcu@core-fcu.com](mailto:core-fcu@core-fcu.com)

Special Promotional  
**0.99%**  
APR



A Home Equity  
Line of Credit  
With Rates  
Below Prime!  
Now That's  
***A Choice!***

# Now Borrowing for a Home Equity Line of Credit is Your *Choice* . . .

The CORE Home Equity  
Choice Line of Credit gives you  
access to a fixed rate or a  
variable rate.

*It's your choice!*

Our CORE Home Equity  
Choice Line of Credit offers  
flexible borrowing with the  
comfort and security of  
extended terms and  
predictable payments.

*It's your choice!*

One Line of Credit  
One Closing  
Your Choice

## VARIABLE

- \* **Promotional Rate of 0.99% APR  
for the first 6 months (new lines only)**
- \* **Rates Set Below Prime With  
Up to 15 Years To Repay**
- \* **Flexible Low Payments**
- \* **Easy Access**
- \* **Potential Tax Savings**

## FIXED

- \* **Rates as Low as 2.74% APR**
- \* **Great Rates &  
Extended Terms**
  - Up to 36 months: *as low as 2.74% APR*
  - 37 to 60 months: *as low as 3.24% APR*
  - 61 to 84 months: *as low as 4.24% APR*
  - 85 to 120 months: *as low as 4.34% APR*
  - 121 to 180 months: *as low as 4.59% APR*
- \* **Consistent Low Payments**
- \* **No Interest Rate Risk**

At CORE Federal Credit Union, our goal is to help as many members as possible obtain the credit they deserve. The fixed rates shown here are our very best, available to those with excellent credit. The fixed rates are based on each applicant's credit history and may vary from those shown above.

*APR = Annual Percentage Rate*

*Introductory APR good for the 1<sup>st</sup> six months the line is open and valid for new lines only. After that, rates for the variable rate line of credit are based on the High Prime Rate published Wall Street Journal - a margin of .51%. As of 4/1/17, the Prime Rate was 4%. The current variable rate without the introductory offer is a promotional 3.49%, below the contractual rate floor. The Credit Union may choose to offer promotional rates from time to time below an established minimum variable rate of 4.0%. Such offers will not affect the Credit Union's ability to enforce minimum rates in the future. Fixed rate option advances taken under the line of credit are available for terms up to 180 months. Future fixed rate advances beyond current promotional rates being offered will be set at margins off our best rates, depending on the term selected and credit worthiness, and subject to minimum and maximum rates. A \$5,000 three-year fixed rate loan at the promotional rate of 2.74% APR would yield a monthly payment of \$144.83. Terms and conditions are subject to change without notice.*

Equal Housing Lender



Member NCUSIF