



**HOME EQUITY RATES**  
Effective January 6, 2009

\$

\$

TYPE	ANNUAL PERCENTAGE RATE <sup>1</sup>	TERM (Up To) <sup>2</sup>	MONTHLY PAYMENT *
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<b>Home Equity Line of Credit - Interest Only Up to 90%TLTV. (80% TLTV in Texas) <sup>3</sup></b>			
<b>Capped at Minimum Rate</b>	5.000%	10 Year Draw "Interest Only" Period / 20 Year Repayment	\$4.17
<b>Available Margins</b>	Prime -1.250% <sup>4</sup>		
	Prime -1.000%		

<sup>3</sup> Term: 10 year draw, 20 year repayment. Rate may increase. Interest rate adjusts daily (Prime Rate = 4.000% as of 10/29/08). Maximum TLTV 80% in Texas. Minimum APR of 5.000% and Maximum APR of 17.90%. Minimum \$25 monthly payment. There is an annual fee of \$25 (N/A in Texas) Initial advance of \$20,000 required at time of loan closing. No closing cost recapture if maintain line for three years (N/A in Texas). No Closing Costs does not apply to purchase transactions. For loans in New York, Borrowers are required to pay at closing the NYS Mortgage Tax on the portion of the loan amount over \$100,00. Quoted margins and rate are available as low as stated and are based on Primary Residence owner occupied, requiring Automatic Loan Payment Agreement (ACH). Offering does not apply to New Construction or Rehabilitation Loans. <sup>4</sup> Quoted margin assumes automatic loan payment (ACH) from Beacon Federal checking account.

<b>Home Equity Installment <sup>5,7,8</sup></b>	6.250%	5 years	\$19.45
	6.750%	10 years	\$11.48
	7.000%	15 years	\$8.99
	7.250%	20 years	\$7.90

<sup>5</sup> Maximum 95% TLTV. Fixed Rates.

<b>Home Equity Loan Special <sup>6,7</sup></b>	5.990%	5 years	\$19.33
	6.250%	10 years	\$11.23
	6.250%	15 years	\$8.57
	6.990%	20 years	\$7.75

<sup>6</sup> Requires ACH from Beacon Checking Maximum 95% TLTV. Fixed Rates.

**For Customer Service, dial the Beacon Call Center:  
Phone #: (315) 433-0111, Option 4 or toll-free outside 315 Area Code: 1-888-256-3800**

\* Payment is calculated per \$1,000 borrowed at annual percentage rate and longest term available and does not include insurance.  
<sup>1</sup> Annual Percentage Rates and terms will be determined by the member's overall credit rating, owner occupancy, lien position, and are available as low as stated and are subject to change daily. Quoted rates are for owner occupied, and Automatic Loan Payments (ACH) only. Loans are subject to application and credit approval. All rates are subject to change daily without notice. Consult a tax advisor regarding deductibility of interest. Property insurance required.  
<sup>2</sup> Terms are available up to stated number of years.  
<sup>7</sup> No closing costs with minimum loan amount of \$20,000 through \$100,000 and loan remains open for three years. If loan is closed within the first three years, borrower will reimburse closing costs paid by Lender (No closing cost recapture in Texas). No closing cost option does not apply to purchase transactions. For loans in New York, Borrowers are required to pay at closing the NYS Mortgage Tax on the portion of the loan amount over \$100,00.  
<sup>8</sup> Add .125% to initial interest rate for coupon payments.

