

MORTGAGE AND HOME EQUITY LOANS

- **Fixed Rate Mortgage** - if you want the security of a predictable payment, the rate is fixed for the life of the loan, and terms offered are up to 30 years
 - **Cost Saver Mortgage*** - if you're thinking of refinancing a mortgage from another lender, this program makes the process quick and easy
 - **Accelerator Mortgage*** - offers the same advantages as the Cost Saver Mortgage, with shorter terms for those who want to pay off their mortgage quickly
 - **Adjustable Rate Mortgage** - offers home buyers built-in protection against possible future rate increases with a lower start rate compared to fixed loans
 - **Government Loan Options** - USDA Rural Development, Federal Housing Administration (FHA), Department of Veterans Affairs (VA), and CHFA mortgages allow qualified members to achieve their dream of home ownership
 - **Fixed Rate Home Equity Loan*** - these low fixed rate loans can be used for home improvements, debt consolidation, education or a new car
 - **Home Equity Line of Credit*** - for the ultimate in convenience, access your credit line by just writing a check. With approved credit, you may even borrow up to 80% of the appraised value of your home (minus the first mortgage balance, if any)
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Visit any of our branches or call
860.446.8085 or 800.962.3237

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*Lines over \$250,000 require an appraisal and are subject to a fee.