

# HOME EQUITY LOANS

## OTSEGO COUNTY'S NEWEST, GREATEST SOLUTION - *EVER!*

**New!** Fixed Rate 5-Year Draw Home Equity Loans



**LOCK IN ONE OF LSR FCU'S LOW  
FIXED RATES ON YOUR EQUITY...  
*BEFORE RATES START TO CLIMB.***

You can continue to draw on the available line for 5 years at your locked in rate. At the end of the 5 years, the loan is amortized over the next 10 years at the locked in rate.

This is a great new product and an opportunity you won't want to miss!

Stop in our convenient location or give us a call today.

**AS LOW AS 7.25% ANNUAL  
PERCENTAGE RATE (APR)\*  
AND FIXED FOR THE LIFE OF THE LOAN**



**"LSR FCU - Your Local Financial Solution"**

24 GLEN AVE., COOPERSTOWN, NY **1-877-378-6466** [www.lsrfcu.org](http://www.lsrfcu.org)

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency



\* Loan rates vary and are subject to credit approval. \*\*24 Month fee of \$500 if discharged and closed within the first 24 months. Call or stop by for complete details.