

BUILDING COMMUNITY STRENGTH THROUGH CHALLENGE

Leatherstocking Region FCU's community challenge is underway. Our goal is to help our credit union members and other community members save \$100,000 in interest cost by the end of this year. This can be achieved by refinancing loans to lower interest rates.

When we are successful working as a community team, we will donate \$1,000 each to Cooperstown/Northern Otsego County Relay For Life, sponsored by the American Cancer Society, and the Bassett Medical Center— two worthy organizations that are helping our friends and neighbors.

You benefit with lower monthly payments, saving interest expense, and/or shortening the term of your loan. Our community benefits by placing more disposable income into your hands that we hope you will spend locally. The credit union benefits because we make more loans and put more of our member's deposits to work for the community.

Leatherstocking Region FCU is locally owned by its members and is here to serve you. Please help us help all of us during these difficult economic times.

SERVING OUR VALUED MEMBERS FOR 34 YEARS



LEATHERSTOCKING REGION
Federal Credit Union

"LSR FCU - Your Local Financial Solution"

www.lsrfcu.org • 24 Glen Ave., Cooperstown, NY • 877-378-6466



*Loans are subject to credit approval and loan rates are subject to change without notice. Other restrictions may apply.
**3.45% APR as of Dec. 21, 2011. Loan rates vary and are subject to credit approval. See us for complete details.

Start Saving Now

15-YEAR FIXED MORTGAGE

As Low As

3.45%

Annual Percentage Rate**



"Cleaning up Irene"

VARIABLE RATE HOME EQUITY

As Low As

3.25%

Annual Percentage Rate*

FIXED RATE HOME EQUITY

As Low As

6.50%

Annual Percentage Rate*