

REAL ESTATE LOANS

OTSEGO COUNTY'S BEST SOLUTIONS

If you are ready for your own home, stop by and join your friends and neighbors at your local community financial institution.

■ **BUY a home** ■ **REFINANCE a home** ■ **RENOVATE a home** ■ **ACCESS home equity**

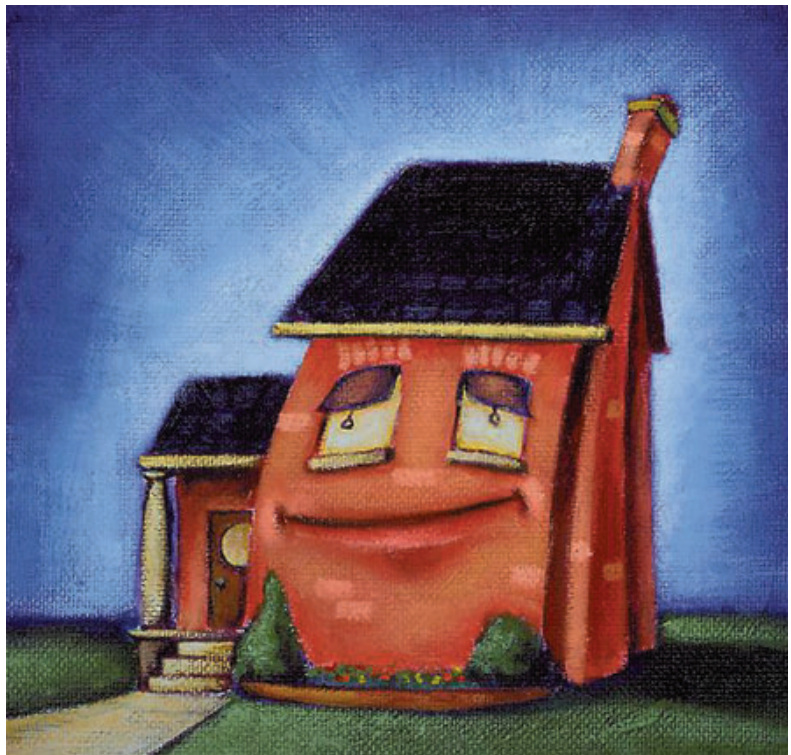
MORTGAGE PRODUCTS

BUYING A HOME can be exciting on one hand, and complex on the other. LSR FCU would like to make the experience as enjoyable and exciting as possible, with low stress and payments as low as possible. To help expedite the process, please call and ask for one of our qualified mortgage originators for an appointment.

FREE MORTGAGE APPRAISAL

This entitles you to a FREE appraisal when you obtain a mortgage with LSR FCU. (CUC Mortgage not included.) Authorized by the Board of Directors of the Credit Union. Value not to exceed \$350. Not redeemable for cash. Loan amount \$50,000 or over. Appraisal done upon loan approval only.

OFFER EXPIRES 12-31-09



When it comes to residential real estate in Otsego County, LSR FCU does it all with a smile and personal service you can count on.



"LSR FCU - Your Local Financial Solution"

24 GLEN AVE., COOPERSTOWN, NY

1-877-378-6466

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. Call or stop by for complete details.