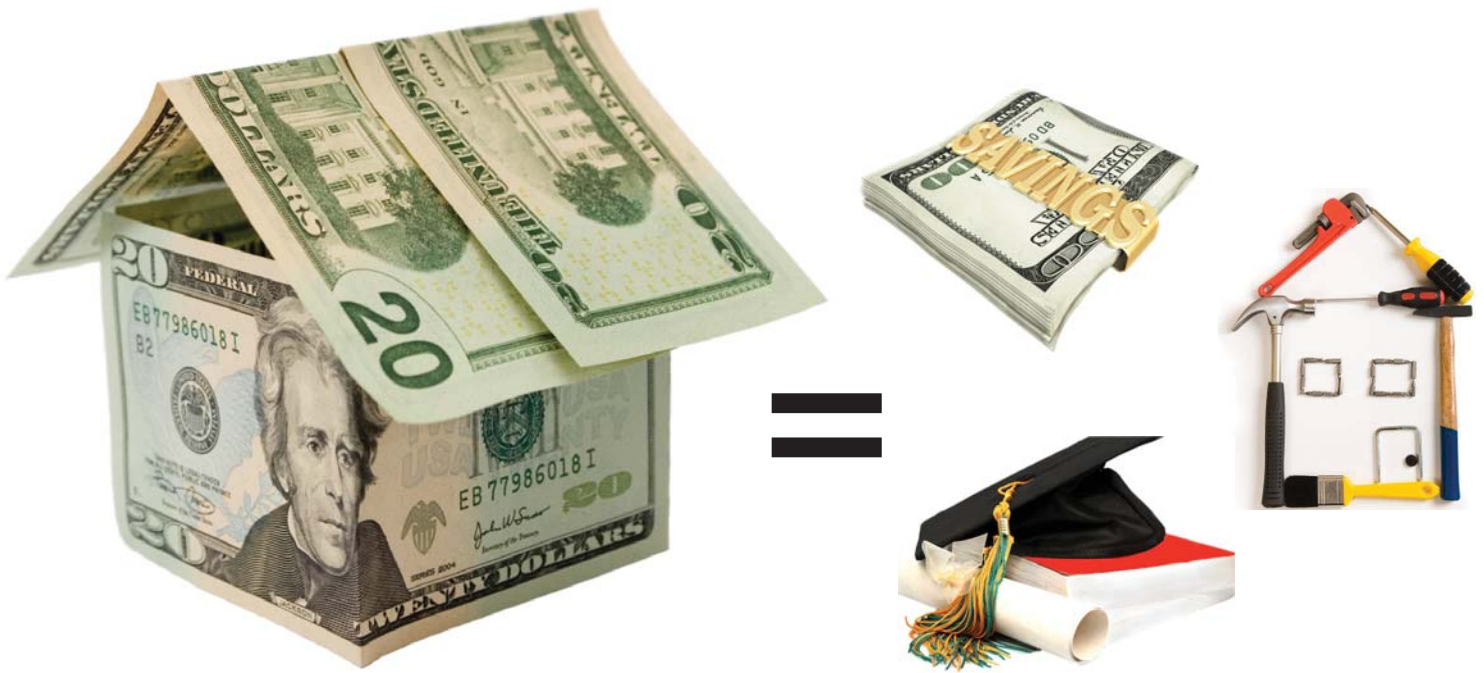


Get More Out of Your Home

4.99% ^{apr*} Fixed Rate Home Equity Loan Advances up to 7 Years!



Special rate available for new money advances on new lines and most current CORE Home Equity Lines

No Closing Costs* on lines of \$25,000 or more

- Refinance Existing 1st or 2nd Mortgages
- Borrow Money for Home Improvements
 - Get Money For College Tuition
 - Payoff High Rate Credit Cards



East Syracuse - 315-655-8220
North Syracuse - 315-458-0439
Morrisville - 315-684-3009



Member NCUSIF

APR = Annual Percentage Rate. The fixed rate shown is available only for new money advances on certain "type 90" home equity lines of credit and is not available to refinance existing CORE FCU debt. This is our very best rate available to those with excellent credit. Fixed rates are based on each applicant's credit history and may vary from that shown. Future fixed rate advances beyond current promotional rate being offered will be set at margins off our base rates, depending upon the term selected and credit worthiness, and subject to minimum and maximum rates. A \$10,000 seven-year fixed rate loan at the promotional rate of 4.99% APR would yield a monthly payment of \$141.29. You may also have certain third party fees to open a new line of credit. *The Credit Union may pay your third party fees if you transfer \$25,000 or more in new debt to the Credit Union from another financial institution, subject to a 3-year recapture clause if the line is closed. Variable rates & other fixed rate options are also available under the line. Lines are subject to credit approval and terms and conditions are subject to change without notice.