



You bought a House!
Let us help you make it a HOME!
Check out our SHELOC!

SWEET HOME EQUITY LINE OF CREDIT

Introductory Rate
*APR
5.50%
HOME

Fixed for One Year from Closing

sweet

*APR
8.00%
HOME

*** Prime thereafter



SCAN ME

carthagesavings.com



HEMLOC-5.5% Introductory APR (Annual Percentage Rate) ends one year from closing date.*** APR will change to a variable rate of prime + 0% at that time. Prime is 8.00% as of 9/18/24 Floor rate: 4.00%. Rate cap: 13.50%. You may convert a portion of your line to a fixed rate any time during the HEMLOC's 10 year draw period .You will need to contact the Association to determine your rate based upon the terms requested. **No closing costs means CS&L will pay normal closing fees including title search and NYS mortgage tax and filing fees. Abstract of title must be provided by borrower. These fees typically range from \$200 to \$750 plus NYS mortgage tax equal to ½ % to ¾ % of the mortgage. Borrowers are responsible to reimburse CS&L if loan is paid off and mortgage is discharged within 3 years of closing. All loans are subject to complete qualification of borrowers and subject property. Valid on loans with *NEW* money only. Offer expires 11/30/24.