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**HOME EQUITY RATES**  
 Effective January 31, 2012

TYPE	ANNUAL PERCENTAGE RATE <sup>1</sup>	TERM (Up To) <sup>2</sup>	MONTHLY PAYMENT *
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<b>Home Equity Line of Credit - Interest Only Up to 90%TLTV. <sup>3</sup></b>			
<b>Minimum APR</b>	5.000%	10 Year Draw "Interest Only" Period / 20 Year Repayment	\$4.17
<b>Available Margins</b>	Prime -1.250% <sup>4</sup>		
	Prime -1.000%		

<sup>3</sup> Term: 10 year draw, 20 year repayment. Rate may increase. Interest rate adjusts daily (Prime Rate = 3.250% as of 10/31/09). Initial advance of \$20,000 required at closing.  
 Minimum APR of 5.000% and Maximum APR of 17.90%. Minimum \$25 monthly payment. There is an annual fee of \$35.  
 This is a "No Closing Cost" loan with a minimum loan amount of \$20,000. Must maintain line for 3 years or closing cost recapture will apply.  
<sup>4</sup> "No Closing Cost" does not apply to purchase transactions. For loans in New York State, Borrowers are required to pay at closing the NYS Mortgage Tax on the portion of the loan amount over \$100,000. Quoted margin and rate are available as low as stated and are based on Primary Residence owner occupied, requiring Automatic Loan Payment Agreement (ACH). Offering does not apply to New Construction Loans, Manufactured Homes, Rehabilitation Loans, Investment Properties or Deed Transfers. 1st or 2nd Lien.  
<sup>5</sup> Quoted margin assumes automatic loan payment (ACH) from a Non-Interest Bearing Beacon Federal checking account.

<b>"NO BRAINER" - 1st Lien Home Equity (Up to 80% LTV/TLTV) <sup>5,9,10</sup></b>			
	4.375%	10 years	\$10.30
	4.625%	15 years	\$7.71

<sup>5</sup> Minimum loan amount of \$20,000. Lender Credit toward qualified closing costs with minimum loan amount of \$50,000. Must maintain loan for 3 years or recapture of Lender Credit will apply.  
 For loans secured by properties located in New York State, Borrowers are required to pay at closing the NYS Mortgage Tax on the portion of the loan amount over \$100,000.  
 New construction loans, manufactured homes, rehabilitation loans and Deed Transfers are ineligible. Requires 1st Lien position. Refinance Only.  
<sup>10</sup> Reduce advertised rate .25% for automatic loan payment (ACH) from a Non-Interest Bearing Beacon Federal Checking Account only.

<b>Home Equity Installment <sup>6,8,9</sup></b>			
(2nd Lien Only)	5.375%	5 years	\$19.04
	5.875%	10 years	\$11.04
	6.125%	15 years	\$8.51
	6.375%	20 years	\$7.38

<sup>6</sup> Maximum 95% TLTV. Fixed Rate. Minimum Loan amount \$5,000.00.

<b>Home Equity Loan Special <sup>7,8</sup></b>			
(2nd Lien Only)	5.125%	5 years	\$18.93
	5.625%	10 years	\$10.91
	5.875%	15 years	\$8.37
	6.125%	20 years	\$7.24

<sup>7</sup> Requires ACH from Non-Interest Bearing Beacon Checking account only. Maximum 95% TLTV. Fixed Rate. Minimum Loan amount \$5,000.00.

**For Customer Service, dial the Beacon Call Center:  
 Phone #: (315) 433-0111, Option 4 or toll-free outside 315 Area Code: 1-888-256-3800**



\* Payment is calculated per \$1,000 borrowed at annual percentage rate and longest term available and does not include insurance.  
<sup>1</sup> Annual Percentage Rates and terms will be determined by the member's overall credit rating, owner occupancy, lien position, and are available as low as stated and are subject to change daily. Quoted rates are for owner occupied, and Automatic Loan Payments (ACH) only. Loans are subject to application and credit approval. All rates are subject to change daily without notice. Consult a tax advisor regarding deductibility of interest. Property insurance required.  
<sup>2</sup> Terms are available up to stated number of years.  
<sup>8</sup> Lender Credit toward qualified closing costs with minimum loan amount of \$20,000. Must maintain loan for 3 years or recapture of Lender Credit will apply. Lender Credit toward closing cost does not apply to charges that are not typical to the transaction or purchase transactions. For loans in New York State, Borrowers are required to pay at closing the NYS Mortgage Tax on the portion of the loan amount over \$100,000.  
<sup>9</sup> Add .125% to interest rate for coupon payments.