

BEACON *Highlights*

Volume VIII : September 2009

MAKING MONEY WORK, FOR YOU!



It's Better at Beacon, *for students!*

Introducing Beacon's

Student Learn & Earn Checking

- ▲ Earn more while you learn!
- ▲ Free ATM access on the Allpoint Network
- ▲ Free Bank to Bank Transfers
- ▲ Free Online Banking & e-Statements

and more!

Stop by or call us today!



Thinking about buying your first home? Now is the time.

Don't miss out on the 2009 First Time Homebuyer Tax Credit!

Get up to \$8,000 in tax credit from the IRS if you buy your new home before 12/01/09.¹

and if that's not incentive enough, Beacon also offers first time homebuyers²:

- ⊙ Free pre-approvals
- ⊙ Bank waived administrative loan fee
- ⊙ \$500 lender credit toward closing costs to qualified borrowers
- ⊙ New construction long rate locks available
- ⊙ Minimum 5% downpayment
- ⊙ Lender waived tax and insurance escrow available

Beacon's Mortgage Consultants can be reached at: (888)256.3800



Cathy Rogers
extension 1295
serving branches
in Syracuse, Tyler
and Chelmsford



Pat McKenney
extension 2344
serving branches
in Marcy and
Rome



Jennifer Carter
extension 3025
serving branches
in Tennessee



Bob Flynn
extension 1568
serving branches
in Syracuse



Facing A Career Change?

Don't Lose Sight Of What You've Been Working Toward.

You should talk to us if you are:

- Retiring
- Changing jobs
- In a retirement plan that is terminating
- Inheriting retirement funds as a beneficiary
- Receiving part of your spouse's account due to a change in marital status
- Taking an in-service distribution (usually at age 59½ or upon disability)



We can help keep your retirement savings working for you. Call or stop by today.

John Cronin,
Investment Representative
(315) 433.0111 x 1230

This information is general in nature and should not be construed as tax and/or legal advice. INVEST Financial Corporation does not provide tax and/or legal advice. Please consult your tax and/or legal adviser for guidance on your particular situation. Registered Representative of **INVEST Financial Corporation (INVEST)**, member FINRA/SIPC. INVEST is not affiliated with Beacon Comprehensive Services Corporation or Beacon Federal. Securities and insurance products offered through INVEST and affiliated insurance agencies are: **• Not a Deposit • Not FDIC insured • Not Bank Guaranteed • Not insured by any federal government agency • May lose value including loss of principal.** 8/10-63731

Upcoming Changes:

Due to new regulatory requirements we will be making some changes to our existing open-end loans (i.e. line of credit, HELOC). Stay tuned for more details in your mailbox.

New Branch Open House

We'll be having our customer open house during the week of September 21st. Plan on joining us for a special look around our new corporate headquarters and branch location. We'll be giving tours, having cupcakes and daily giveaways! Stop by and say hello.



Family and friends of Beacon employees visited the new branch at 6611 Manlius Center Road in East Syracuse during an open house especially for them.

Important Debit Card Reminder:

Contact businesses you make automatic or recurring debit card payments to, and provide them with your new debit card number. Businesses could include utility companies, phone/cable companies, insurance companies, mortgage companies, gym memberships, etc. To avoid delays or problems with future transactions, please update your account information with these companies.



Call Center: 888.256.3800
Total Teller: 800.432.7401
www.beaconfederal.com

For Current Rates:
Visit our Web Site • Contact the Call Center
Stop by any Beacon Federal Branch

Branch Office Locations: E. Syracuse, NY • Marcy, NY • Rome, NY • Tyler, TX • Chelmsford, MA • McMinnville, TN • Smyrna, TN

