

BEACON *Highlights*

Volume IV : May 2011

MAKING MONEY WORK, FOR YOU!

Looking to finance a home?



FHA Fixed Rate Mortgage

- ✓ Low down payments & closing costs
- ✓ Great for first-time homebuyers
- ✓ Low monthly payments
- ✓ Easy credit qualifying

Federal Housing Administration (FHA) Fixed Rate Mortgage is a government insured loan that allows you to purchase a home or refinance a mortgage with a minimal downpayment or equity requirement. FHA loans benefit those who would like to purchase a home but haven't been able to put money away for the purchase, like recent college graduates, newlyweds, or people who are still trying to complete their education. *FHA Loans only available in NY.*



REWARD YOURSELF.

3.00% APY*

(On balances UNDER \$20,000)

Rewards Checking

Earn a rewarding rate for doing what you may already do!

- have 1 monthly electronic deposit (Direct Deposit or ACH)
- make at least 15 monthly debit card purchases
- enroll and receive e-Statements



It's Easy to Apply!

Online: www.beaconfederal.com

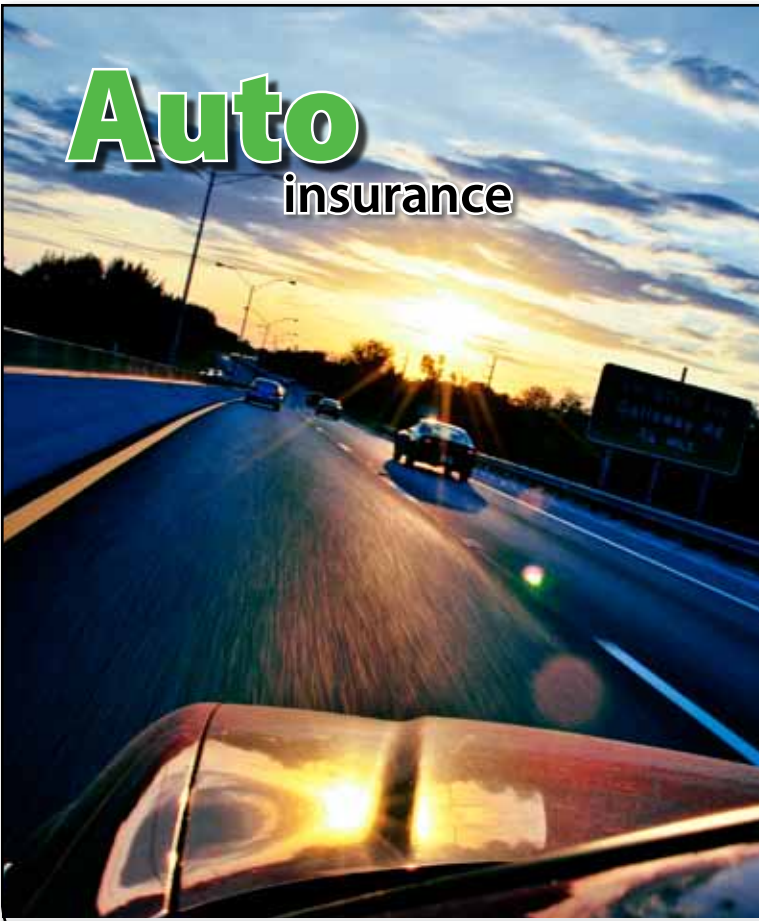
By phone: (888) 256.3800 x 1548

In person: at your local branch

Member
FDIC

*Annual Percentage Yield accurate as of 04/12/11 and is only available to individuals in our market areas. Interest rate and APY are subject to change after account is opened. Minimum opening balance: \$0. To earn stated rate account requires: One monthly electronic deposit (ACH or direct deposit), perform a minimum of 15 Beacon debit card purchases per month, and must enroll and receive e-Statements. If account does not meet the monthly requirements as listed to earn stated interest rates, then the entire account balance will receive an alternative interest rate and APY of 0.25% for the month (this is a variable rate). Other restrictions may apply. Call for details. For balances \$0.00-\$999.99, APY=3.00%; \$1,000.00-\$4,999.99, APY=3.00% - 3.00%; \$5,000.00-\$9,999.99, APY=3.00% - 3.00%; \$10,000.00-\$19,999.99, APY=3.00% - 3.00%; \$20,000.00-\$49,999.99, APY=3.00% - 1.74%; \$50,000.00 and above, APY=1.74% - 1.07% (\$250,000 balance is assumed to calculate APY). Fees may reduce earnings. Account is only available to individuals in our market areas. Only one account allowed per person.

Auto insurance



Beacon Comprehensive

Our goal isn't to find the least expensive policy. We strive to build a customized auto policy to meet your needs, at an affordable price.

We're here to insure your Auto, Motorcycle, ATV, Boat, RV, or Business Auto.

Give us a call or stop in today!

Don Palladino
6611 Manlius Center Rd.
East Syracuse, NY
(315) 433.0111 x 1467



Insurance services are provided by Beacon Comprehensive Services, a wholly owned subsidiary of Beacon Federal and is only available in our NY and TN market areas.

• Insurance is Not a Deposit • Not FDIC Insured • Not insured by any Federal Government Agency • Not guaranteed by the Bank.

Rest easy with Homeowners & Renters Insurance

- ✱ At Beacon Comprehensive, we understand the importance of protecting your most expensive and most valuable investment, your home. That's why we perform a comprehensive review of your house and your belongings to make sure you are covered when you need it.
- ✱ Too many homeowners are not adequately insured, and they do not know it until it's too late. We will make sure you have ample coverage to rebuild your house and replace its contents in the event of a total loss.
- ✱ Do you rent your home? We will find you a reasonably priced policy that will provide you with the ability to replace your personal belongings in the unfortunate event of a loss, giving you the peace-of-mind you deserve.



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Personal. Local. Informed.



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Tyler, TX • Chelmsford, MA
McMinnville, TN • Smyrna, TN

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Click: www.beaconfederal.com
Visit: Your local branch
Total Teller: (800) 432.7401