

# BEACON *Highlights*

Volume IX : November 2009

MAKING MONEY WORK, FOR YOU!

## It's Better at Beacon, *for Health Savings Accounts!*

*Just ask any Beacon Employee: we use them too!*

### HSA Fast Facts.

- ▲ Flexibility & Control for your health care costs.
- ▲ It's Convenient. Pay your health care expenses by check or with a Beacon HSA debit card.
- ▲ It's portable. Changing jobs doesn't mean you have to change your HSA.
- ▲ Triple Tax Savings.<sup>1</sup> You can save in 3 ways; when you contribute, while earning interest, and when you withdraw for qualified expenses.
- ▲ Open yours online at [www.beaconfederal.com](http://www.beaconfederal.com) and click on Health Savings Accounts.

<sup>1</sup>Consult a Tax Advisor regarding tax savings and tax deductibility.



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

## There's Still Time *to take advantage of 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.<sup>1</sup>
- ▲ If you or someone you know is thinking of buying their first home, now is the time.
- ▲ Beacon offers first time home buyers special offers.<sup>2</sup>
- ▲ Our Mortgage Consultants are seasoned professionals that will guide you through the process from application to closing.
- ▲ Flexible financing options to meet your individual needs.

## Dictionary Day!

Beacon Federal sponsored Dictionary Day for third graders at a Syracuse elementary school. Students were treated to a healthy snack, pencils and all received a brand new dictionary. Some even won prizes (new books to read) by playing a word look-up game.



## Are you being affected by the Ups and Downs of the Market?

Get a Free Retirement Account Inspection.  
Find out if your account is ready for another wild ride.

John Cronin  
Investment Executive

**Call Today!**  
**(315) 433.0111 x 1230**

Located at:  
Beacon Federal  
6611 Manlius Center Road  
East Syracuse, NY 13057



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# Taxes Getting you Down?

**We can't make tax time pain-free.  
But we can help make it a little less painful.**

Let our tax team help you — or your business — understand new tax rules, find deductions you may be missing, and prepare your return.

Visit your Beacon branch and talk to one of our professionals today, or call us toll-free at (888) 256.3800 x 1040

## Holiday Closings:

*Our Manlius Center branch will be CLOSED on the following dates:*

Thursday, November 26, 2009

Friday, December 25, 2009

Friday, January 1, 2010

We'll be open our normal hours on  
Friday 11/27/09 and  
Saturday 11/28/09,  
12/26/09 & 01/02/10

*All other Beacon branches will be CLOSED on the following dates:*

Thursday, November 26, 2009

Friday, November 27, 2009

Thursday, December 24, 2009

Friday, December 25, 2009

Friday, January 1, 2010



Call Center: 888.256.3800  
Total Teller: 800.432.7401  
[www.beaconfederal.com](http://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

