

# BEACON *Highlights*

Volume IX : September 2011

MAKING MONEY WORK, FOR YOU!

## Thinking about using your home's equity?



### Home Equity Loan

- ✓ Borrow up to 95% of your home's value (TLTV)
- ✓ Rate discounts available with ACH payments from a Beacon checking account
- ✓ No closing cost option



## First Time Home Buyer Seminars

**September 17, 2011**

9:00 - 11:30 am

6611 Manlius Center Rd., East Syracuse, NY  
RSVP by 9/10/11 - (315) 433.0111 x 1560

**September 27, 2011**

6:00 pm

5248 Manchester Hwy., Morrison, TN  
RSVP by 9/21/11 - (931) 668.7920 x 5999

**September 29, 2011**

6:00 pm

105 Threet Industrial Rd., Smyrna, TN  
RSVP by 9/23/11 - (615) 223.1800 x 3999

**FREE**  
and anyone  
can attend!

## FIRST TIME HOME BUYER PROGRAM

*At Beacon, we know that buying a home can be very overwhelming, especially for first-time home buyers - so we offer a special program for first-timers, with some extra-added benefits.*

*If you or anyone you know are considering buying a home for the first time, stop in to your local Beacon branch or call (888) 256.3800 to learn more about the benefits available just for you through our First Time Home Buyer Program.*



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## Work continues on new bank branch

Construction on the new Beacon branch on Northern Blvd. in Dewitt, NY is steadily progressing.

The new branch location will be replacing the branch located on Court Street Rd. and is on schedule for opening this fall.



## Beacon at the Chiefs Patio Party

Beacon employees along with their family and friends enjoyed a beautiful summer evening at the Chiefs game in Syracuse, NY.



## What's Baking at Beacon this Summer!

### Featuring Danielle's Chocolate Pretzel Snacks

Recipe yields 2 dozen

- 24 circular or waffle shaped pretzels
- 24 milk chocolate or peanut butter candy melts or Hershey's Kisses
- 1 (1.69 ounce) package of M&M's or mini candy-coated chocolates
- Preheat oven to 200 degrees.
- Place pretzels on baking sheets.
- Place one candy melt or Hershey's Kiss in the center of each pretzel.
- Place in preheated oven 3-5 minutes, until chocolate is slightly melted.
- Remove from oven and place one M&M in the center of each pretzel.
- Chill in refrigerator until chocolate sets.



#### Corporate Headquarters:

6611 Manlius Center Rd.  
East Syracuse, NY 13057

#### Branch Office Locations:

E. Syracuse, NY • Marcy, NY • Rome, NY  
Tyler, TX • Chelmsford, MA  
McMinnville, TN • Smyrna, TN

Call: (888) 256.3800

Click: [www.beaconfederal.com](http://www.beaconfederal.com)

Visit: Your local branch

Total Teller: (800) 432.7401