

# Have you seen our rates lately?



How about a  
**15-year  
fixed-rate  
mortgage**  
for just...

**3.25%**  
APR\*

No points. Local decisions. Local servicing.

**4.00%**  
APR\*  
for longer terms

Rates are at all-time lows, so now's the perfect time to finance a new home or refinance an existing mortgage from another lender.

To apply, call 607-936-4667 (toll free) 800-833-3338, log onto [www.fhfcu.org](http://www.fhfcu.org), or visit any branch.

**FIRST  
HERITAGE**  
FEDERAL CREDIT UNION

[www.fhfcu.org](http://www.fhfcu.org)



*First for everyone...everywhere!*

\*Automatic payment from FHFUCU account required. No other discounts/coupons apply. One- to four-family owner occupied. New money only. Member pays closing costs. Offer subject to change without notice. We do business in accordance with the Fair Housing Law and the Equal Opportunity Act.