

During March & April
 Our Easy Street Flex-Mortgage has
NO CLOSING COSTS!*
 Plus We Pay NYS Mortgage Tax



TERM	5 YRS	6 YRS	7 YRS	8 YRS	9 YRS	10 YRS	11 YRS	12 YRS
APR**	3.49%	3.54%	3.59%	3.64%	3.69%	3.74%	3.80%	3.85%

Plan for Tomorrow with an Easy Street Flex Mortgage

*By the time he gets his license...
 you could be mortgage-free!*



Our Easy Street Flex-Mortgage offers these unbeatable features:

- Competitive Fixed Rates
- No Title Insurance
- No Attorney Fee
- Choice of 5-12 year terms
- No Recording Fee
- No Appraisal Fee
- No Prepayment Penalties
- No Points

Applying is quick and easy!

- Call a Loan Expert at (518) 393-1326, press 3
- Click on "Apply Now" at www.firstnewyork.org
- Apply with our **FNY ON-THE-GO** Mobile App
- Use our video loan center at any branch

* Closing costs including the New York State Mortgage Tax paid by First New York on behalf of the borrower. No closing costs offer ends 4/30/19. Reimbursement of fees will be added to the payoff amount of the loan if the home equity line of credit is paid and closed within three years of closing. Closing costs are estimated at \$600-\$2,000.

** Fixed Annual Percentage Rate (APR). Must be primary residence and first lien only. This offer is good for refinance only. Existing First New York real estate loans are eligible with \$50,000 of new money. Loan-to-value (LTV) must be 50% or less to received listed APR. Rates listed are as of March 1, 2019, actual rate may vary and rates are subject to change without notice. Other rates and terms are available. \$50,000 minimum and \$484,350 maximum. Flood and /or property hazard insurance may be required. Title insurance may be required. First New York does not charge a fee for our Mobile Banking service. Fees may apply from your mobile carrier. Check with your service provider for more information. This credit union is federally insured by the National Credit Union Administration. Equal Housing Lender. NMLS #477178

