

## LOCK-IN THIS RATE TODAY!!!

*Annual Percentage Rate and loan term are effective April 18, 2016, and are subject to change without notice. A monthly principal and interest payment for a mortgage loan of $\$ 165,000$ for a 30 year term at a fixed rate of $3.500 \% / 3.560 \%$ APR is $\$ 740.93$. The calculation includes 31 days of prepaid interest. The rate applies for the full term of the loan. Taxes and insurance are not included in the payment amount. Above rate is for a single family owner occupied dwelling. Real estate location is restricted to Sewickley Savings Bank's defined lending area. Property insurance is required. Approvals are subject to Sewickley Savings Bank's underwriting guidelines.

## Ask about our First-Time Home Buyer's Program

