

# BUYING, REFINANCING OR BUILDING A HOME?

YOU ONLY NEED 10% DOWN!  
NO PMI REQUIRED



NO POINTS • FAST LOAN DECISIONS • NO APPLICATION FEES

## CURRENT MORTGAGE RATES

30  
YEAR  
TERM

4.02%  
APR\*

FIXED RATE LOAN

3.88%  
APR\*

FIXED RATE LOAN

20  
YEAR  
TERM

15  
YEAR  
TERM

3.39%  
APR\*

FIXED RATE LOAN

3.31%  
APR\*

FIXED RATE LOAN

10  
YEAR  
TERM

\*Loan to value up to 90%. Third party fees apply. Payment example does not include taxes and insurance.

Example: 30 year term with 4.02% APR based on purchase money mortgage amount of \$100,000, estimated monthly principal and interest payment of \$4.77 per \$1,000 borrowed. Additional Fees apply for new construction. Annual percentage rate is accurate as of November 27, 2017 and fixed for term specified. Rates are subject to change without notice.

Additional financing options available.

Call us at 724.539.3501 or  
Stop in at a Community Office today!



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& Trust of PA**

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**BANK & TRUST, IT'S WHAT WE DO.**

