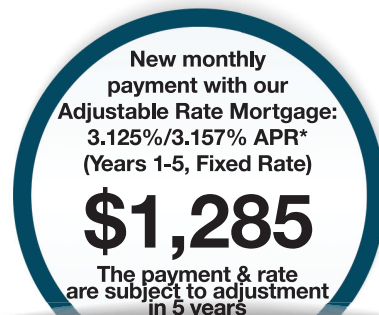




HOME OF THE OnPoint MORTGAGE

- No origination fee
- More purchasing power
- Low payment, low rate

Here is an example of the savings on a mortgage balance of \$300,000 using our 5/5 ARM.



Take advantage of our OnPoint Mortgage options today! To learn more or apply, visit us online at <http://bit.ly/SPHMONPointMortgage> or give us a call at 877-636-5346.

*APR= Annual Percentage Rate. Mortgage Loan: \$300,000 borrowed for 360 months (30 years) with an APR of 3.489% would have a monthly payment of \$1,326. The payment example does not include amounts for taxes and insurance premium, if applicable, and that the actual payment obligation will be greater. The terms listed are the maximum term available for qualified borrowers. Interest rates are subject to change based on the type of loan, the collateral, loan to value, borrower's credit history, account relationship, and automatic payments. Rate is variable and can increase no more than 2 percentage points every 5 years with a lifetime maximum adjustment of 5%. Variable rate is based on 10 Year Treasury rate. 10 Year Treasury rate changes are shown in the Wall Street Journal. Adjustable Rate Mortgage (ARM) rates are subject to change during the term of the loan. Other conditions may apply. Equal Housing Lender. Federally Insured by NCUA. SouthPoint Home Mortgage is a division of SouthPoint Financial Credit Union.

