



Yes, dreams can come true... at Stoneham Savings

Our new Home Equity Line features:

3.00%

APR*

Introductory Rate

- Prime Rate after December 2012
- Minimum draw of only \$10,000
- No closing costs
- 15 year draw, 10 year payback

Catch this dream by applying online www.stonesav.com
or at the Stoneham Savings branch nearest you.


**STONEHAM
SAVINGS**

A division of Salem Five Bancorp

781-438-5228 ■ stonesav.com

Member FDIC | Member DIF



Burlington ■ Malden ■ North Andover ■ Stoneham ■ Tewksbury

*Annual Percentage Rate (APR) as of February 10, 2012. Initial draw of \$10,000 is required at closing. After December 31, 2012, the rate is variable and based on Prime as published in the Wall Street Journal on the last business day of the month, with a floor rate of 4% and a ceiling rate of 18%. Loan must be a true second, and must tie into a Stoneham Savings Bank Checking Account. If the Checking Account is closed, then the rate will become variable, based on Prime as described above. 1-4 family owner occupied properties eligible, excluding mobile homes. Property insurance required and flood insurance may be required. No closing costs. 75% maximum Combined Loan to Value (CLTV). Appraisal required if CLTV based on assessment exceeds 65%, at borrower's expense. Annual fee of \$50. Early termination of \$500 applies for loans closed within the first 24 months. Other restrictions may apply. Consult your tax advisor regarding deductibility of interest. Rates and terms subject to change without notice.