

HISTORICALLY LOW RATES MEAN BIG SAVINGS!



Refinance and Save.

It's a once-in-a-lifetime opportunity!

Mortgage rates are historically low, **so if your current rate is over 4%**, you could save BIG! But you don't want to wait - there are indications that rates may begin to rise. You have a chance for substantial savings if you act right now.

Here's why you should refinance at AmeriServ®

- Free pre-qualification for an AmeriServ mortgage
- One FREE rate relock opportunity (\$400 value)
- Offer is only for properties located in Pennsylvania
- LOW interest rates on mortgages
- NO loan origination fee - Save \$645



**Available to IUOE 95 Members • IUOE 95 Employees
Parents and Children of IUOE 95 Members**

Call Now! 1-855-673-6456



**AMERISERV
BANK®**



MEMBER FDIC
NMLS# 403373

¹ The example shown is for illustration purposes; your actual loan pricing will be impacted by factors such as, but not limited to: product type, credit score, property type, LTV and lock period. An example conventional fixed rate mortgage: A \$125,000 30-year term loan with a down payment of 20% and a 3.984% Annual Percentage Rate (3.875% interest rate) would result in a monthly interest and principal payment of \$587.80 (assumes no points paid on loan). Example payment does not reflect amounts for property taxes and hazard insurance. Your actual payment may be higher to include these amounts. For complete details, specific rates and terms, contact a Mortgage Loan Officer at the number above. Rates are subject to change without notice and are subject to credit approval.

**APPLY
TODAY!**