

XCEL WANTS TO

WELCOME YOU HOME!

Save
\$1,000
OFF CLOSING COSTS**

**Unlock your next chapter with a First Mortgage from XCEL.
Let us handle the numbers so you can focus on
finding a house that's perfect for you!**

Call: **973-ASK-XCEL** option #2
(973-275-9235)

Email: xcel@XCELfcu.org

Reference Code: **HOMEBUYER1**

Offer expires 5/31/20



Federally insured by NCUA.



*Offer expires 5/31/2020. Rates are subject to change without notice. Rates may vary depending on each borrower's credit history, underwriting factors, loan term, and creditworthiness. Borrowers must have an XCEL savings account and be a member in good standing. Property insurance is required. Flood insurance may be required. **XCEL FCU will pay \$1,000 of your closing costs excluding government recording charges and taxes when required. New York residents must pay NY mortgage tax. Homes purchased must be in New York, New Jersey, Puerto Rico or the U.S. Virgin Islands. Cannot be combined with other offers. Interest on the portion of loan amount above the FMV is not deductible for Federal income tax purposes. XCEL FCU does not offer tax advice- Tax laws have recently changed, consult your tax advisor in regard to potential tax benefits. Not responsible for typographical errors.