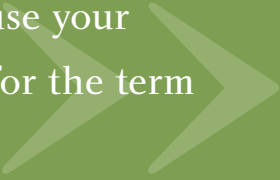


BI-WEEKLY MORTGAGES



How does a Bi-Weekly Mortgage work? Each payment, which you make every two weeks, is exactly half a normal monthly payment. It's the same as making 13 monthly payments each year instead of the usual 12. So, you build equity faster and pay off your mortgage sooner. Best of all, the payment amount never changes, because your interest rate is fixed for the term of the loan.



THE FASTEST WAY TO HOME OWNERSHIP!

HAVE YOUR MORTGAGE PAYMENT AUTOMATICALLY DEDUCTED FROM YOUR LIBERTY BANK CHECKING OR SAVINGS ACCOUNT EVERY TWO WEEKS AND YOU'LL END UP PAYING OFF YOUR MORTGAGE SOONER. A BI-WEEKLY MORTGAGE COULD END UP SAVING YOU THOUSANDS OF DOLLARS IN INTEREST!

>> BI-WEEKLY MORTGAGES

WHY IS A BI-WEEKLY MORTGAGE PAID OFF SOONER?

You are making payments more frequently, so the actual term of a bi-weekly mortgage is much shorter than the conventional 15- or 30-year terms. And, because your mortgage is paid off earlier, you pay a lot less interest. Depending on the rate and actual term of your loan, you could reduce your interest expense by 10 to 30 percent.

ARE THERE OTHER ADVANTAGES TO BI-WEEKLY MORTGAGES?

Since payments are automatically withdrawn from your checking or savings account, you'll never have to worry about forgetting to pay your bi-weekly mortgage. Talk about convenience!

Interest Rates

Our best interest rates are offered on loans of up to \$500,000.

Liberty Bank has many other mortgage and loan programs. We offer traditional mortgages, home equity loans, mortgages that cover construction and become permanent without another closing, and other loans that suit your needs. Talk to us, and we can show you how to save money, plan for your future, and realize your dreams.

For more information on this or any of our mortgage programs, call us at (888) 570-0773 or email us at mortgage@liberty-bankloans.com. We'll tell you what to bring. You tell us about your ideas. You can always count on your local Liberty Bank to offer you the help you need to manage your busy life.

COMPARISON OF BI-WEEKLY AND MONTHLY PAYMENT MORTGAGES**

ASSUMPTIONS	BI-WEEKLY MORTGAGE	MONTHLY MORTGAGE
INTEREST RATE	5.00%*	5.00%*
ANNUAL PERCENTAGE RATE	5.022%	5.031%
DOWN PAYMENT	20%	20%
LOAN AMOUNT	\$200,000	\$200,000
PRINCIPAL & INTEREST	\$537 Bi-Weekly	\$1,074 Monthly
NUMBER OF PAYMENTS	654	360
TERM	25 Years	30 Years
TOTAL PRINCIPAL & INTEREST EXPENSE	\$351,198	\$386,640
BI-WEEKLY TOTAL SAVINGS	\$35,442	

**Rates are for demonstration purposes only and may not reflect current rate offerings.*

*** These payments include principal and interest only (required escrow for property taxes and insurance is not included.) To calculate the periodic payment for other loan amounts, divide these payments by \$200,000 and multiply by the new loan amount. The above example relates to owner-occupied properties with 20% down payment (equity of at least 20% for refinances) with no private mortgage insurance (PMI.) Rates shown are for demonstration purposes only and may not reflect the current rate offering. Call Liberty Bank for current rates and information on bi-weekly loans with less down payment and equity.*



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