

First-time
homebuyers are eligible
for an \$8,000* tax credit!



Some things were meant to be rented.

Where you live isn't one of them.

Commonwealth Bank & Trust is helping make homeownership more affordable than ever before. Now CB&T is offering extremely low closing costs – just \$577!*. Plus, we have fast closing schedules, and historically low interest rates are still available. So what are you waiting for? It's time to turn that rent check into home equity.

Visit one of our 21 mortgage experts at our 15 area locations or apply online at **CBandT.com**.

While you're there, check out Extreme Checking. You can earn 4.50% APY† – guaranteed until Derby 2010 – and enjoy free ATM transactions†† worldwide.

For more information, call us at 259-2300.



Member FDIC *\$577 Closing Costs apply to conventional, new purchase loans only. Does not include Title Insurance. \$877 closing costs plus title insurance on government loans. Limited time offer. Offer may be discontinued or changed at any time without notice. **Certain restrictions apply. \$8,000 Federal Tax credit available for first-time homebuyers only. †Extreme Rate 4.50% Annual Percentage Yield (APY) paid on balances between one penny and \$25,000, and 1.01% APY paid on all amounts above \$25,000 each cycle the minimum qualifications are met. If you do not meet the qualifications per cycle, your account will still function as a free checking account earning Base Rate 0.10% APY; however, it will not receive ATM fee refunds for that time period. Rates as of January 15, 2009. We may change the interest rate and APY at any time after the account is opened. No minimum balance required; however, you must deposit \$100 to open this account. Available to personal accounts only. No monthly service charge. Extreme Checking Qualifications Per Cycle: At least 10 posted debit card purchases; 1 direct deposit or ACH auto debit from your account; and Electronic statement enrollment. ††ATM fee refunds up to \$25 per cycle when qualifications are met.