

Did you know...

you can actually *grow your equity faster* with a Biweekly Mortgage plan and *save money* at the same time?

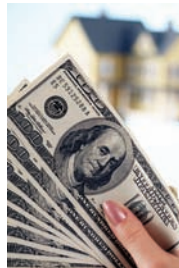
Here's how!

With a Chelsea Groton Bank Biweekly Mortgage!



INTEREST SAVINGS: Because borrowers are making the equivalent of 13 monthly payments and because interest is calculated every 14 days, more dollars are made available to repay principal. The result is an interest savings under all terms, saving the borrower thousands of dollars in interest expense. See the example illustrated.

EQUITY ACCELERATION: The most significant feature of biweekly amortization is equity growth. Because more dollars are going to principal more frequently, the result is equity acceleration never before seen with conventional mortgages.



FASTER TERMS: With our biweekly mortgages, the actual maturity of the loan is a function of the rate. The maturity is determined by the initial rate.

PAYMENT CONVENIENCE: The borrower may open a statement savings account with Chelsea Groton Bank. Every other Monday there will be an automatic deduction or EFT (electronic funds transfer) for a Biweekly mortgage payment. That amount will be about 1/2 of what a regular monthly payment would be.

Whether you are looking to purchase a new home or refinance just call Aline Soulor at (860) 823-4940 for details.

ALL RATES, TERMS AND CONDITIONS SUBJECT TO CHANGE.
SUBJECT TO CREDIT APPROVAL.

Mortgage Product Comparison	30 Year Fixed Non Biweekly (Monthly)	30 Year Fixed Biweekly
Loan Amount	\$100,000	\$100,000
Rate APR	6.125%	6.137%
Payment (Monthly) <small>(payments don't include taxes or insurance - your payment may be greater.)</small>	\$607.62 (359 monthly installments and 1 payment of \$598.05)	\$303.81 (634 biweekly installments and 1 payment of \$215.88)
Maturity	30 Years	24 Years and 4 months
Total of Payments	\$218,733.63	\$192,831.42

This comparison illustrates a savings with a Biweekly Mortgage of OVER \$25,000.00 in your pocket! PLUS, you would also pay off your loan approximately FIVE years faster!

APR assumes 20% downpayment for terms stated above as of 6/10/09


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