

Get \$500 for Refinancing through Bank at Work

A special offer for employees of USC UPSTATE

Because your employer participates in our Bank at Work program, you can save \$500 toward closing costs.¹

Now is the time to refinance your mortgage with First Citizens:

- Lock in a low fixed rate for the entire term of your new mortgage.
- Get a consistent principal and interest payment.
- Lower your monthly payment and choose a payment schedule that fits your cash flow.
- Consolidate your high-interest credit cards and you may be able to deduct up to 100% of the interest you pay.²
- Receive a \$500 credit toward closing costs.

Let us help you find the loan, term and rate that are right for you.

Account openings and credit are subject to Bank approval. Bank at Work is available to companies with 10 employees or more. Other restrictions and fees may apply. Member FDIC. Equal Housing Lender 🗈

Ready to get started?

Kelly Kondrat Financial Services Representative 450 East Henry Street Spartanburg, SC 29302 864.596.5005 kelly.kondrat@firstcitizens.com

firstcitizens.com

¹ Only one Bank at Work credit allowed per loan. The credit is only intended for the refinance or purchase of a primary home. The Bank at Work credit is not available on construction loans. This offer is limited to one Bank at Work checking account per participant. This offer may be withdrawn or changed at any time without notice.

 $^{^{\}rm 2}$ Ask your tax advisor about the deductibility of loans secured by your home.