

CecilBANK

410-392-LEND



Mortgage Rates at All-Time Lows! **CALL TODAY** **4.60% APR***

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Local Lending with Local Servicing • Fixed and Adjustable Rate Mortgages
Construction to Permanent • Lot Loans • Bridge Loans
• FREE PRE-QUALIFICATION •



* Annual Percentage Rate — This rate is effective 5-5-10 and is subject to change. Down payments may vary. The APR is based on \$100,000 mortgage with a 20% down payment and is in addition to interest, including points and fees.



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410-272-6500

Havre de Grace
410-642-3400

Cecilton
410-275-8800

North East
410-287-2443

Conowingo
410-378-3500

Stock Symbol: **CECB**
www.cecilbank.com

Elkton — Crossroads
410-398-2966

Elkton — North St.
410-398-1650

Rising Sun
410-658-3330

Fair Hill
410-392-4747

Turkey Point
410-287-9422