

Hurry_2011_3.89 (:40)

March 15, 2011

You better hurry and refinance with Third Federal while you can still get a mortgage rate under 4%.

Hi, I'm Marc Stefanski, Chairman and CEO of Third Federal.

And now's the time to lock in an amazingly low rate of **3.89%** for the first five years on our Smart Rate Adjustable Mortgage.

And, your closing costs are only \$495.

But what really makes the Smart Rate Mortgage a smart choice is our Relock feature. It gives you control to relock your rate for another five years, anytime during the life of your loan.

So go for it! Refinance today into Third Federal's Smart Rate Mortgage.

We're Third Federal. Bank Smart. Live Better.