

**FIRST TIME HOME BUYERS-  
LET FRONTIER BANK'S HOME MORTGAGE LOAN  
WORK FOR YOU.**

---

**UP TO \$10,000 AVAILABLE  
FOR QUALIFIED FIRST TIME HOME BUYERS**

---

AT FRONTIER BANK WE KNOW THAT BUYING YOUR FIRST HOME IS ONE OF THE MOST EXCITING EVENTS OF A LIFETIME. WE WANT TO HELP MAKE THIS DREAM COME TRUE FOR EVERYONE. WE HAVE A GREAT PROGRAM FOR FIRST TIME HOME BUYERS.

FRONTIER BANK HAS ACCESS TO MONEY THAT CAN HELP YOU PURCHASE YOUR FIRST HOME. YOU MUST MEET CERTAIN INCOME GUIDELINES AND AGREE TO A SET OF REQUIREMENTS.

CALL OR STOP BY ONE OF OUR OFFICES TODAY. WE CAN QUICKLY REVIEW THE GUIDELINES AND REQUIREMENTS WITH YOU AND YOU CAN BEGIN SHOPPING FOR YOUR FIRST HOME. THE MONEY IS LIMITED, SO THE SOONER YOU APPLY, THE BETTER.

AT FRONTIER BANK, WE ARE WORKING FOR YOU.  
CALL US AT 866-216-0948