

Attention First-time Homebuyers!

Quick Facts About The Tax Credit:

- Available to qualifying first-time homebuyers
- Credit amount up to \$8,000
- Eligible for home purchases made between January 1, 2009 and December 1, 2009
- Available on single-family detached homes, townhomes and condominiums, newly constructed or existing
- The tax credit does not need to be repaid unless the home is sold within the first 3 years after purchase
- Homebuyers who have not owned a primary residence in the past three years may qualify

Certain income restrictions may apply, so as always, check with your tax professional for specifics questions on all tax topics.



Let the Tri-Lakes Federal Credit Union help put the new Tax Credit to work for you!

Thinking about buying your first home? Now may be the perfect time!

For a limited time, qualified first-time homebuyers may receive up to an \$8,000 tax credit as part of the *American Recovery and Reinvestment Act of 2009*.

If you have not owned a home as your primary residence in the past three years, you may qualify for the tax credit. As long as the home remains your primary residence for at least three years you will not have to repay the credit.

Get Started Now

The friendly professionals at Tri-Lakes Federal Credit Union are here to help you get the home buying process started.

Call us at either of our 2 convenient locations

197 Broadway, Saranac Lake, 518-891-1666
453 Wesvalley Rd, Lake Placid, 518-523-2775

Helping you look to the future with Confidence.

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