

# CecilBANK



**410-392-LEND**

## Mortgage Rates at All-Time Lows!

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# 4.37% APR\*

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\* Annual Percentage Rate — This rate is effective 1-3-11 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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Cecilton  
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Conowingo  
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Elkton — Crossroads  
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Elkton — North St.  
**410-398-1650**

Fair Hill  
**410-392-4747**

Havre de Grace  
**410-642-3400**

North East  
**410-287-2443**

Stock Symbol: **CECB**  
**[www.cecilbank.com](http://www.cecilbank.com)**

Rising Sun  
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