



Is Fall the Best Time to Buy a House?

Sometimes it's smarter to buy certain items according to the season, like sweaters near the end of winter and swimsuits in late summer. But what's the best season for buying a house?

The answer: the fall. As temperatures cool and trees shed their leaves, enough factors break in the buyer's favor to make it the No.1 season for homebuying. Here's why.

LESS COMPETITION

Many homebuyers are families who want to minimize a move's effect on their kids' schooling. They want them to start at a new school on the first day, not midyear. And so if their spring and summer searching didn't work out, they might well wait for the next go-round. This means fewer buyers bidding on the same houses you're interested in and more negotiating power when you do.

Of course, this works both ways: Sellers might not want to uproot their families in the middle of the school year either. But while this brings housing inventory down, you might just find it easier to focus and pinpoint exactly what you really want in a home.

SELLERS ARE MORE MOTIVATED

Spring and summer are the high



seasons for homebuying: Days are longer, the weather's nice, and open houses are well-attended. And that means sellers can sit back and be a bit choosier with offers.

But as Labor Day recedes in the rearview mirror, sellers start to wriggle in their seats. The prospect of trying to sell during the holiday season or, more likely, waiting until the next year, is dispiriting. And so these sellers can become, in a sense, settlers — willing to reduce their prices and conditions. There is some variation by region, but overall in the U.S., prices have peaked by the end of August.

Buyers can use this increased mo-

tivation to their advantage, offering less and asking for more during negotiations.

TAXES AND DISCOUNTS

Buying a home costs a lot of money, but comes with good tax breaks as well. The IRS allows deductions for the interest you pay on your mortgage, on the premiums you might pay for mortgage insurance, on property taxes and more, including some of these that went into your closing costs. Buying a home in the fall means seeing those tax breaks sooner, the following April.

Also, much like those motivated sellers, many homebuilders discount their inventories during this time of year to help them meet year-end sales goals.

The decision to buy requires serious consideration of where you are in life, what your goals are and how much you can afford. But if you are indeed ready, buying during the fall can be a good call. Just try to find time in between football games.

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RATES

As of 11/02/16

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*APR = Annual Percentage Rate

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 36 Months 1.16% APY*
 36 Months with Rate Bump Option..... 1.11% APY*
 48 Months 1.56% APY*
 48 Months with Rate Bump Option..... 1.51% APY*

Includes Booster Bump: new bump rate +5 bp

60 Months 1.81% APY*

60 Months with Rate Bump Option..... 1.75% APY*

Includes Booster Bump: new bump rate +10 bp

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\$2,500 to \$9,99916% APY*
 \$10,000 to \$24,99926% APY*
 \$25,000 to \$49,99931% APY*
 \$50,000 to \$74,99941% APY*
 \$75,000 to \$99,99942% APY*
 \$100,000 and greater43% APY*

IRA Savings

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 \$5,000 to \$24,99945% APY*
 \$25,000 to \$49,99950% APY*
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 \$100,000 and greater95% APY*

*APY = Annual Percentage Yield

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Thanksgiving- Thursday, November 24, 2016



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Fenton 24/7 ATM
 1280 S. Highway Dr.
 Fenton, MO 63026

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

Jennings 24/7 ATM
 9050 W. Florissant Ave.
 St. Louis, MO 63136

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

Hazelwood 24/7 ATM
 9150 Pershall Rd.
 Hazelwood, MO 63042

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

O'Fallon 24/7 ATM
 1051 Hwy. K
 O'Fallon, MO 63366

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

O'Fallon 24/7 ATM
 1167 Bryan Rd.
 O'Fallon, MO 63366

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

St. Louis
 5011 Hampton Ave.
 St. Louis, MO 63109

Office Hours:
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 Saturday 9 am - noon

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 Mon. - Fri. 8:30 am - 5:30 pm
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