



Our Dreamline

Home Equity Line of Credit

Introductory rate as low as

2.99%_{APR}

for first 6 months

Rate As low as

5.50%_{APR}

Variable rate after introductory period based on prime

Closing Costs Waived for Loans less than \$150,000—
Subject to program guidelines

Other loan programs are also available. Let our Loan Officers find the right loan for you.

Apply today!

Limited time offer. Rates, terms & conditions effective as of 12/20/18; subject to change without notice. Subject to credit approval and underwriting terms and conditions. Property insurance required; if the collateral is determined to be in an area having special flood hazards, flood insurance will be required as well. Other restrictions may apply, see bank for details. Offer eligible for new and maturing loans. Introductory discounted variable rate in effect for the first 6 billing cycles, with an APR of 2.99%. Thereafter, variable rate based on The Wall Street Journal prime rate, currently 5.50% with an APR of 5.50%. APRs are based on a loan amount of \$150,000 or less with an LTV of 80% or less, may be higher depending on certain credit factors. Max APR is 18%. Initial \$50 annual fee waived. Minimum monthly payment for the ten year draw period equal to the interest that accrued on the outstanding balance during the preceding billing cycle or \$50, whichever is greater. Your minimum monthly payment on your unpaid account balance at the end of the draw period, plus all periodic finance charges and other fees, charges and costs will be amortized equally over the 15 year repayment period. As permitted, if the line is closed within 3 years the early termination fee is not to exceed \$350.00. Please consult your tax advisor regarding the deductibility of interest.