



2/3/12

Home Equity Loans

Fixed Rate Home Equity Loans	Term	APR*	***Monthly Payments per \$1,000 borrowed
	5 years	7.375 %	\$ 19.98
	7 years	7.375 %	\$ 15.28
	10 years	7.375 %	\$ 11.81
	15 years	7.375 %	\$ 9.20

Home Equity Line of Credit

Prime plus two (2%) for life (Floor of 5.250%)	5.250% APR*
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APR subject to change. Minimum loan amount is \$25,000. Interest rate is subject to adjustment monthly equal to the Prime Rate as published in The Wall Street Journal on the last business day of the prior cycle plus 2%. There is a floor of 5.250%. As of 12/17/08, the Prime Rate was 3.250%, which would result in an APR of 5.250%. Maximum APR is 18%. 1-4 family owner-occupied properties only. Property insurance is required. Flood insurance may be required. Other restrictions and/or fees may apply. No minimum draw required at closing. Borrowers to pay all closing costs (approximately \$1,905.00 – includes annual homeowners insurance estimate of \$850.00).

***All references to APR are for Annual Percentage Rate.**

All terms, rates and conditions are subject to change without notice.

Interest rate and payment may be higher after initial fixed period.

*****Payments do not include taxes and insurance premiums.**

