

Love Your Home Even More

Home Equity Loan Special

As low as **3.29% APR** (annual percentage rate)

with up to \$150 closing cost credit

(limited time offer)

Apply Now

The equity in your home can enable you to borrow money for virtually anything you need. Your home is a potential financing tool. A home equity loan might offer a lower rate than other personal loans, and your interest may be tax deductible. *

Quick Overview:

- Determined by home's value
- Flexibility on loan purpose
- Personal service
- Local decisions
- Easy to apply

Home Equity Loan Special!

- Fixed terms of 5, 7, or 10 year¹
- Great rates and low fixed payment
- Discount with autopay from Two Rivers account²
- Up to \$150 closing cost credit
- No Prepayment penalties
- Limited time offer

**Fixed Rate as low
as 3.29% APR!**



888.226.6063

www.tworivers.bank

*Consult tax advisor on tax deductibility.

Maximum 90% loan to value (LTV). Rate assumes an LTV of 80% or less and a FICO score of 700 or above. All loans subject to approval. LTV 80.01-90% add .50% to rate. 620-699 FICO score add .50% to rate (min FICO 620). Up to \$150 closing cost credit. No internal refinances with exception of new money added of \$5,000.

¹For a \$30,000 loan for a term of 5 years (60 payments) with 3.29% APR, the estimated monthly payment will be \$542.60. This payment example does not include taxes and insurance premiums and the actual payment may be greater. For a \$30,000 loan for a term of 7 years (84 payments) with 3.508% APR, the estimated monthly payment will be \$403.06. This payment example does not include taxes and insurance premiums and the actual payment may be greater. For a \$30,000 loan for a term of 10 years (120 payments) with 4.003% APR, the estimated monthly payment will be \$303.59. Payment examples above does not include taxes and insurance premiums and the actual payment may be greater.

²Includes .50% auto pay discount from a Two Rivers Bank & Trust approved account.