

HOME EQUITY LINE OF CREDIT

1.99% APR*₁

On balance until 12/31/19

As Low as

4.50% APR*₁

On balances after 12/31/19

* Low closing costs²

* No prepayment penalties

First STATE Bank
SHANNON • POLO • LAKE GARROLL

* Offer valid for Home Equity Line of Credit applications submitted from 04/08/19 through 07/31/19 only. 1.99% APR introductory rate valid until 12/31/19. Offer is subject to change without notice. 1. APR is Annual Percentage Rate. After the introductory period the rate will revert to the Prime Rate as published in the Wall Street Journal or Prime Rate plus or minus a margin. Your actual rate will be based upon your credit worthiness and loan-to-value. The APR will not vary above 15%APR or below 4%APR. Prime Rate as of 12/20/18 was 5.50% Maximum LTV is 90%. Property insurance is required. 2 Low closing costs for new & existing HELOC's. Appraisal fee, title insurance, recording fees, and tax service, if required, is an additional charge. The charge for an appraisal is typically \$350 to \$475, the charge for title insurance varies based on loan amount. Existing Home Equity Line of Credit limit must increase by minimum of \$5,000 to qualify for introductory rate.