



First STATE Bank
SHANNON • POLO • LAKE CARROLL

HOME EQUITY LINE OF CREDIT

1.99% APR*¹

INTRODUCTORY RATE EFFECTIVE FOR
INITIAL 12 CALENDAR MONTHS OF LOAN

AS LOW AS

4% APR*¹

ON BALANCES AFTER
FIRST 12 CALENDAR MONTHS

DREAM BIG: WE'LL LEND YOU A HAND.
CONNECT WITH AN FSB LENDING SPECIALIST.

815.864.2111 ● www.fsbshannon-polo.com

* Offer valid for Home Equity Line of Credit (HELOC) applications, Introductory rate effective for initial 12 calendar months of the loan. 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 (LTV). The APR will not vary above 15% APR or below 4% APR. Prime Rate as of 03/11/2020 was 4.25% Maximum LTV is 90%. There will be a total of 60 monthly payments based on the balance of your loan with a balloon payment on the 61st month. 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.

- Low closing costs²
- No prepayment penalties