



Anytime—Anywhere

HOME EQUITY LINE OF CREDIT

Use funds for:

- Home Remodel
- College
- Vacation
- New Car
- Emergency Fund

AS LOW AS
4.25%
APR*

No
Doc Fee**
**Save
\$199**



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*The Annual Percentage Rate (APR) is based on your loan-to-value ratio and creditworthiness, and will vary from the Prime Rate as published in the Wall Street Journal (Prime) to Prime plus 2.50%. As of July 17, 2017 Prime was 4.25%. The maximum APR will not exceed 21%. Monthly payments are interest only. Payment of interest only would result in a balloon payment at the end of your loan. Loans are subject to credit approval, and a minimum initial advance of \$5,000, a loan-to-value ratio of 90% or less, and a credit score of 700 or higher are required to qualify for this offer. Refinancing or renewal of existing credit lines with F&M Bank is ineligible. Consult a tax advisor regarding the deductibility of interest. Homeowner's insurance is required. This is a limited-time offer and is subject to change and/or be withdrawn without notice.

**Other fees may apply.