

# The Choice is Yours!



HOME EQUITY LOAN SPECIAL

**FIXED RATE**

As Low As

**3.72%\***

**3.735% APR\***



HOME EQUITY CREDIT LINE SPECIAL

**VARIABLE RATE**

Three Month Introductory Rate

**1.99% APR\*\***

Then A Variable Rate As Low As

**3.99% APR\*\***



**F&M  
BANK**

Member FDIC • [www.thefmbank.com](http://www.thefmbank.com)



\*Home Equity Loan: The Annual Percentage Rate (APR) is effective October 3, 2016 with a loan-to-value ratio less than 90% and credit score of 700 or higher. The interest rate varies from 3.72% to 5.96% and is based on your loan-to-value ratio and creditworthiness. Loans are subject to credit approval. Minimum of \$5,000 in new funds loaned by the bank ("new money") and automatic payments from a checking account with the bank are required.

\*\*Home Equity Credit Line: Introductory Annual Percentage Rate (APR) of 1.99% applies for the first three months following the date of loan inception. Thereafter the APR will vary on a monthly basis, and will range from the Prime Rate as published in the Wall Street Journal ("Prime") to Prime plus 2.50% based on your loan-to-value ratio and creditworthiness. As of October 3, 2016 Prime was 3.50%. The maximum APR will not exceed 21% and will not be less than 3.99% after the three month introductory rate of 1.99% APR expires. 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.

For both Home Equity Loans and Home Equity Credit Lines: Refinancing or renewal of existing loans and credit lines with F&M Bank, purchase money loans, and bridge loans are 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 This is a limited-time offer and is subject to change and/or be withdrawn without notice.