

Take Your Life from Drab...to Fab!

Home Equity Credit Line Special

Receive \$100 off
closing costs if you
bring in this ad.



*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 March 1, 2016 Prime was 3.50%. The maximum APR will not exceed 18% and the APR will not be less than 3.99% after the introductory three month rate of 1.99% APR; rate may increase after account opening. Lines of credit are subject to credit approval. Requires a \$10,000 minimum advance or 100% of line availability, whichever is less. Monthly payments are interest only. Payment of interest only would result in a balloon payment at the end of your loan. The annual fee is \$50, which is waived the first year. Consult a tax advisor regarding the deductibility of interest. Homeowner's insurance is required. Some restrictions apply; contact the bank for details. This is a limited-time offer and is subject to change and/or be withdrawn without notice.

Three Month
Introductory Rate

1.99 %
APR*

Then a Variable
Rate as Low as

3.99 %
APR*



**F&M
BANK**

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